

# *New England Food Resource Directory*

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Agricultural Marketing Service.*

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# ***CONNECTICUT***

## **STATE AGENCIES**

### **CONNECTICUT DEPARTMENT OF AGRICULTURE**

***Contact Information:***

165 Capitol Avenue, Hartford, CT 06106

Phone: (860) 713-2500; Fax: (860) 713-2514; [www.ct.gov/doag/site/default.asp](http://www.ct.gov/doag/site/default.asp)

### **CONNECTICUT DEPARTMENT OF HEALTH**

***Contact Information:***

410 Capitol Avenue, PO Box 340308, Hartford, CT 06134

Phone: (860) 509-8000; [www.dph.state.ct.us/](http://www.dph.state.ct.us/)

### **CONNECTICUT DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT**

***Contact Information:***

505 Hudson Street, Hartford, CT 06160

Phone: (860) 270-8000; [www.ct.gov/ecd/](http://www.ct.gov/ecd/)

### **CONNECTICUT DEPARTMENT OF LABOR**

***Contact Information:***

200 Folly Brook Boulevard, Wethersfield, CT 06109

Phone: (860) 263-6000; [www.ctdol.state.ct.us/](http://www.ctdol.state.ct.us/)

**Business Consultants:**

Hamden Job Center

37 Marne Street, Hamden, CT 06514

Phone: (203) 859-3454; Fax: (203) 859-3280

Counties: Hamden, Middlesex

**Bridgeport Job Center**

2 Lafayette Square, Bridgeport, CT 06604

Phone: (203) 455-2601; Fax: (203) 455-2730

Fairfield County

**New London CT Works**

Shaw's Cove Six, New London, CT 06320  
Phone: (860) 439-7600; Fax: (860) 439-7420  
Counties: Tolland, Windham, New London

**Waterbury Job Center**

249 Thomaston Avenue, Waterbury, CT 06720  
Phone: (203) 437-3274; Fax: (860) 437-5290  
Counties: Litchfield

**New Britain Job Center**

260 Lafayette Street, New Britain, CT 06033  
Phone: (860) 827-7781; Fax: (860) 827-7065  
Counties: Hartford

**CONNECTICUT DEPARTMENT OF REVENUE SERVICES*****Contact Information:***

Taxpayer Services Division, 25 Sigourney Street, Hartford, CT 06106  
Phone: 1-800-382-9463 (in-state); Phone: (860) 297-5962  
[www.ct.gov/drs/site/default.asp](http://www.ct.gov/drs/site/default.asp)

**CONNECTICUT DEPARTMENT OF BANKING*****Contact Information:***

260 Constitution Plaza, Hartford, CT 06103  
Phone: (860) 240-8299/8178; [www.ct.gov/dob/](http://www.ct.gov/dob/)

**CONNECTICUT SECRETARY OF STATE*****Contact Information:***

30 Trinity Street, Hartford, CT 06106  
Phone: (860) 509-6000

**ASSOCIATIONS****NORTHEAST ORGANIC FARMERS ASSOCIATION (NOFA-CT)*****Contact Information:***

PO Box 164, Stevenson, CT 06491  
Phone: (203) 888-5146; Fax: (203) 888-9280; [www.ctnofa.org/](http://www.ctnofa.org/)



## **CONNECTICUT FOOD ASSOCIATION**

195 Farmington Avenue, Suite 200, Farmington, CT 06032

Phone: (860) 677-8097; Fax: (860) 677-8418; [www.ctfood.org/](http://www.ctfood.org/)

## **CONNECTICUT RESTAURNAT ASSOCIATION**

### ***Contact Information:***

Suite 302, 100 Roscommon Drive, Middletown, CT 06457

Phone: (860) 635-3334/800-382-5619; Fax: (860) 635-6400

[www.ctrestaurant.org](http://www.ctrestaurant.org)

# **TECHNICAL ASSISTANCE**

## **NEW ENGLAND SMALL FARM INSTITUTE**

### ***Contact Information:***

275 Jackson Street, Belchertown, MA 01007

Phone: (413) 323-4531; Fax: (413) 323-9594

[www.smallfarm.org](http://www.smallfarm.org)

## **CT SMALL BUSINESS DEVELOPMENT CENTER**

### ***Contact Information:***

1376 Storrs Road, Storrs, CT 06269

Phone: (860) 870-6370; Fax: (860) 870-6374

### ***State Offices:***

#### **Bridgeport Economic Resource Center, SBDC**

10 Middle Street, 6<sup>th</sup> Floor, Bridgeport, CT 06604

Phone: (203) 330-4813; Fax: (203) 335-1297

#### **The Greater Danbury Chamber of Commerce, SBDC**

39 West Street, Danbury, CT 06810

Phone: (203) 743-5565; Fax: (203) 794-1439

#### **Quinebaug Valley Community and Technical College, SBDC**

742 Upper Maple Street, Danielson, CT 06239

Phone: (860) 774-1133; Fax: (860) 774-6737

#### **Asnuntuck Community/Technical College, Continuing Education, SBDC**

170 Elm Street, Enfield, CT 06082

**University of Connecticut Administrative Building, SBDC**  
1084 Shennecossett Road, Groton, CT 06340  
Phone: (860) 405-9002; Fax: (860) 405-9041

**SBDC**  
1800 Asylum Avenue, West Hartford, CT 06117  
Phone: (860) 570-9109; Fax: (860) 570-9107

**Middlesex County Chamber of Commerce**  
393 Main Street, Middletown, CT 06457  
Phone: (860) 346-0159

**Greater New Haven Chamber of Commerce, SBDC**  
900 Chapel Street, 10<sup>th</sup> Floor, New Haven, CT 06510  
Phone: (203) 782-4390; Fax: (203) 782-4329

**Southwestern Area Commerce and Industry Association, SBDC**  
1 Landmark Square, Stamford, CT 06901  
Phone; (203) 359-3220; Fax: (203) 967-8294

**University of Connecticut SBDC**  
99 Main Street, 1<sup>st</sup> Floor, Waterbury, CT 06702  
Phone: (203) 236-9933; Fax: (203) 263-9949

**Eastern CT State University, SBDC**  
83 Windham Street, Willimantic, CT 06226  
Phone: (860) 465-5349; Fax: (860) 465-5143

**BUSINESS WOMEN'S DEVELOPMENT CENTER (WBDC)**  
*Contact Information:*  
888 Washington Boulevard, Stamford, CT  
Phone: (877) 999-9232

**ENTREPRENEURIAL WOMEN'S NETWORK**  
*Contact Information:*  
PO Box 683, Westport, CT 06881  
Phone: (203) 222-3404; [www.ewn-ct.org](http://www.ewn-ct.org)

**SMALL BUSINESS ADMINISTRATION**  
*Contact Information:*  
330 Main Street, 2<sup>nd</sup> Floor, Hartford, CT 06106  
Phone: (860) 240-4700  
[www.sba.gov/ct/](http://www.sba.gov/ct/)

## **SBA WOMEN'S BUSINESS CENTER – CT**

### ***Contact Information:***

The Entrepreneurial Center at University of Hartford  
50 Elizabeth Street, Hartford, CT 06105  
Phone: (860) 768-5663

## **SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)**

### ***Contact Information:***

#### **Western CT SCORE – Chapter 0624**

City Hall, 155 Deer Hill Avenue, Danbury, CT 06810  
Phone; (203) 794-1404

#### **Fairfield County SCORE – Chapter 0041**

24 Belden Avenue, 5<sup>th</sup> Floor, Norwalk, CT 06850  
Phone: (203) 847-7348; Fax: (203) 849-9308

#### **Greater Bridgeport SCORE – Chapter 0471**

230 Park Avenue, Bridgeport, CT 06604  
Phone: (203) 576-4369; Fax: (203) 576-4388

#### **New Haven SCORE – Chapter 0066**

Gateway Community College, 60 Sargent Drive, New Haven, CT 06511  
Phone: (203) 865-7645

#### **Old Saybrook SCORE – Chapter 0579**

Old Saybrook Chamber of Commerce, 146 Main Street, Old Saybrook, CT 06475  
Phone: (860) 388-9508

#### **Greater Hartford SCORE – Chapter 0056**

330 Main Street, Hartford, CT 06106  
Phone: (860) 240-4700; Fax: (860) 240-4659

## **UNIVERSITY OF CONNECTICUT EXTENSION SYSTEM**

Animal Health, Agriculture, Natural Resources/Land Use, Nutrition and Food Safety  
Extension centers in Fairfield, Hartford, Litchfield, New Haven, New London,  
Middlesex, Tolland and Windham Counties

### ***Contact Information:***

University of Connecticut, Storrs, CT 06269  
Phone: (860) 486-2000; [www.canr.uconn.edu/ces/](http://www.canr.uconn.edu/ces/)

## **OCCUPATIONAL HEALTH AND SAFETY**

### ***Contact Information:***

38 Wolcott Hill Road, Wethersfield, CT 06109

Phone: (860) 263-6900; Fax: (860) 263-6940; [www.ctdol.state.ct.us/osh/osh.htm](http://www.ctdol.state.ct.us/osh/osh.htm)

## **CONNECTICUT DEVELOPMENT AUTHORITY**

### ***Contact Information:***

999 West Street, Rocky Hill, CT 06067

Phone: (860) 258-7800; Fax: (860) 257-7582; [www.ctcda.com](http://www.ctcda.com)

# **FINANCING**

## **COMMUNITY ECONOMIC DEVELOPMENT FUND**

### ***Contact Information:***

430 New Park Avenue, 2<sup>nd</sup> Floor, West Hartford, CT 06110

Phone: (860) 249-3800; Fax: (860) 249-2500; [www.cedf.com](http://www.cedf.com)

## **SMALL BUSINESS RESOURCE PARTNERS**

### ***Contact Information:***

#### **Bridgeport Economic Resource Center (BERC)**

10 Middle Street, 6<sup>th</sup> Floor, Bridgeport, CT 06604

Phone: (203) 335-1108; Fax: (203) 335-1297

#### **Housatonic Industrial Development Corporation**

57 North Street, Suite 407, Danbury, CT 06810

Phone: (203) 775-6256; Fax: (203) 740-9167

#### **Entrepreneurial Center of Hartford College For Women**

50 Elizabeth Street, Hartford, CT 06105

Phone: (860) 768-5663; Fax: (860) 768-5622

#### **Community Economic Development Fund**

50-G Weston Street, Hartford, CT 06120

Phone: (860) 249-3800; Fax: (860) 249-2500

#### **Commercial Loan Partners, Inc.**

15 Lewis Street, Hartford, CT 06103

Phone: (860) 548-1447; Fax: (860) 548-1066

**Connecticut Community Investment Corporation, LDC**  
100 Crown Street, New Haven, CT 06510  
Phone: (203) 776-6172; Fax: (203) 776-6837

**Connecticut Economic Resource Center**  
805 Brook Street, Building 4, Rocky Hill, CT 06067  
Phone: (860) 571-6215

**Orange Economic Development Corporation**  
605A Orange Center Road, Orange, CT 06477  
Phone: (203) 891-1045; Fax: (203) 891-1044

**Shelton Economic Development Corporation**  
64 Bridge Street, Shelton, CT 06484  
Phone: (203) 924-2521

**Oxford Economic Development Corporation**  
S.B. Church Memorial Town Hall, 486 Oxford Road, Oxford, CT 06478  
Phone: (203) 888-2543 x3028

**Northeast CT Economic Alliance**  
83 Windham Street, KCSU/Beckert Hall, Willimantic, CT 06226  
Phone: (860) 465-5141; Fax: (860) 465-5143

## ***WOMEN***

### **BUSINESS WOMEN'S DEVELOPMENT CENTER (WBDC)**

***Contact Information:***  
888 Washington Boulevard, Stamford, CT  
Phone: (877) 999-9232

### **ENTREPRENEURIAL WOMEN'S NETWORK**

***Contact Information:***  
PO Box 683, Westport, CT 06881  
Phone: (203) 222-3404; [www.ewn-ct.org](http://www.ewn-ct.org)

# MAINE

## STATE AGENCIES

### DEPARTMENT OF AGRICULTURE, FOOD AND RURAL SERVICES

28 State House Station Deering Building – AMHI Complex

Augusta, ME 04333

[www.maine.gov/agriculture](http://www.maine.gov/agriculture)

- **Division of Animal Health and Industry**

Phone: 207-287-3701

- **Maine Milk Commission**

Phone: 207-287-3741

- **Division of Market and Production Development**

Phone: 207-287-3491

**Technical Production and Marketing Assistance.** Division staff provide agricultural businesses with assistance in the following program areas: [market development](#) and promotion, [business planning](#), labor, [irrigation](#), [potato storage and packing](#), [farmland protection](#) and [foreign trade assistance](#).

**Financial Assistance.** A number of [grant and loan](#) programs are available to help producers adopt new technology, promote products or conduct market research. Each program has its own eligibility criteria and reporting requirements.

**Promotions and Events.** Maine's [agricultural fairs](#) showcase the diversity of Maine's 6000 farms. The annual January [Ag Trades Show](#) is the annual event for producers in January. Many other special events occur throughout the year. Publications such as "get real. get maine!" brochures and wholesale buyers' guides promote sales of Maine food and farm products. An order form for promotional items (including stickers, signage, hats, aprons and bumper stickers) can be obtained on-line. Visit [www.getrealmaine.com](http://www.getrealmaine.com) for searchable listings of apples, berries, specialty foods and other farm products.

**Public Information.** Research, statistical reports, and [information](#) is provided to the Commissioner, Legislature, media, commodity groups and individuals on issues impacting farm businesses and agriculture in Maine. The Department's newsletter and calendar of events, [Agriculture TODAY](#) is available bi-weekly on line only. Printable copies (PDF files) of [County Fact Sheets](#) are available for download here. Please read the instructions.

**Senior FarmShare program.** Thanks to a grant from the USDA, the and fruits from Maine farmers during the growing season. Farmers sign up in March, seniors sign up in April and May.

- **Division of Plant Industry**  
Phone: (207) 287-3891
- **Division of Quality Assurance and Regulation**  
Phone: (207) 287-2161

## **DEPARTMENT OF ADMINISTRATIVE AND FINANCIAL SERVICES (DAFS)**

78 State House Station  
Augusta, ME 04333  
Phone: (207) 624-7800  
Fax: (207) 624-7804  
[www.maine.gov/dafs/](http://www.maine.gov/dafs/)

## **DEPARTMENT OF ENVIRONMENTAL PROTECTION**

[www.maine.gov/dep](http://www.maine.gov/dep)

- For CAFO licensing (which is the very large facilities), Gregg Wood  
207-287-7693  
The contact at DEP for manure handling complaints is Phil Garwood  
207-287-7695

<http://www.maine.gov/dep/blwq/docstand/nrpapage.htm>  
<http://www.maine.gov/dep/blwq/docstand/sitelawpage.htm>  
<http://www.maine.gov/dep/blwq/docstand/stormwater/index.htm>

Augusta  
17 State House Station, Augusta, ME 04333  
Phone: (207) 287-7688; (800) 453-1942

### ***Bangor***

106 Hogan Road, Bangor, ME 04401  
Phone: (207) 941-4570; (888) 769-1137; Fax: (207) 941-4584

### ***Portland***

312 Canco Road, Portland, ME 04103  
Phone: (207) 822-6300; (888) 769-1036; Fax: (207) 822-6303

### ***Presque Isle***

1235 Central Drive, Skyway Park, Presque Isle, ME 04769  
Phone: (207) 764-0477; (888) 769-1053; Fax: (207) 760-3143

- Small Business Technical Assistance Program  
Phone: (800) 789-9802

## **MAINE DEPARTMENT OF HEALTH AND HUMAN SERVICES (DHHS)**

221 State Street, Augusta, ME 04333  
Phone: (207) 287-3707; Fax: (207) 287-3005  
[www.maine.gov/dhhs](http://www.maine.gov/dhhs)

## **OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION (OSHA)**

[www.osha.gov](http://www.osha.gov)

### ***Contact Information:***

#### **Bangor District Office**

202 Harlow Street, Room 240  
Bangor, ME 04401  
(207) 941-8177  
Fax: (207) 941-8179

#### **Augusta Area Office**

E.S. Muskie Federal Bldg  
40 Western Ave., Room G-26  
Augusta, ME 04330  
(207) 626-9160  
Fax: (207) 622-8213

## **MAINE DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION**

36 State House Station  
Augusta, ME 04333  
Phone: (207) 624-8500  
Fax: (207) 624-8690

- Office of Licensing and Registration
- Office of Consumer Credit Regulation
- Bureau of Insurance
- Office of Securities
- Bureau of Financial Institutions

*Phone: (207) 624-8570; (800) 965-5235 (in Maine only)*

*Fax: (207) 624-8590*

[www.MaineBankingReg.org](http://www.MaineBankingReg.org)



*State Chartered Financial Institutions (regulated by the BFI)*

**MAINE DEPARTMENT OF LABOR (MDOL)**

PO Box 259, Augusta, ME 04333

Phone: (207) 624-6400

[www.state.me.us/labor](http://www.state.me.us/labor)

**SECRETARY OF STATE**

148 State House Station

Augusta, ME 04333

Phone: (207) 626-8400; Fax: (207) 287-8598

**FINANCE AUTHORITY OF MAINE (FAME)**

The Finance Authority of Maine is an independent State agency that provides targeted financial tools and information that help Maine citizens pursue business and educational opportunities. Our unique mission is to focus on both business and higher education – to strengthen Maine’s economy by developing well-capitalized businesses and skilled employees. To meet the financing needs of Maine's business community, FAME offers a wide array of business assistance programs, ranging from traditional loan guarantee programs for both small and larger businesses, to tax credits for investments that individuals make in dynamic, growth-oriented, manufacturing or export-related firms. FAME has also established taxable and tax-exempt bond financing programs that allow strong creditworthy firms in Maine to access capital at very favorable rates and terms.

*Contact Information:*

5 Community Drive, PO Box 949, Augusta, Maine 04332

Phone: (207) 623-3263; Fax: (207) 623-0095

[www.famemaine.com](http://www.famemaine.com)

**ASSOCIATIONS**

**MAINE RESTAURANT ASSOCIATION**

[www.mainerestuarant.com](http://www.mainerestuarant.com)

5 Wade Street, P.O. Box 5060, Augusta, Maine 04332

Phone: (207) 623-2178; Fax: (207) 623-8377

# TECHNICAL ASSISTANCE

## MAINE SPECIALTY FOOD MANUFACTURERS

[www.meliving.com/foods/index.shtml](http://www.meliving.com/foods/index.shtml)

## MAINE WOMEN'S AGRICULTURAL NETWORK (WAgN)

Maine Women's Agricultural Network (WAgN) is a well-developed, innovative educational network connecting underserved farmers with resources to meet their educational needs. WAgN's mission statement is: The Maine Women's Agricultural Network enables women and other underserved people to successfully own, operate and support agricultural-related enterprises. WAgN uses volunteers in various roles with leadership and support from University of Maine Cooperative Extension, Time & Tide, Resource Conservation & Development (USDA) and Maine Centers for Women, Work and Community. WAgN has served thousands of farm women and other underserved farmers statewide, regionally and nationally – primarily women who are either potential or active farmers.

### **Contact Information:**

*University of Maine Cooperative Extension, Women's Agricultural Network, 24 Main Street, Lisbon Falls, Maine 04252; Phone: (207) 353-5550; Fax (207) 353-5558,*  
[www.umaine.edu/umext/wagn/](http://www.umaine.edu/umext/wagn/)

## MAINE MANUFACTURING EXTENSION PROGRAM

87 Winthrop Street, Augusta, Maine 04330

Phone: (800) 637-4694

[www.mainemep.org](http://www.mainemep.org)

## SERVICE CORPS OF RETIRED ENTREPRENEURS (SCORE)

### **Maine Score Chapters:**

#### **Bangor:**

Eastern Maine Community College, 354 Hogan Road, Bangor, Maine 04401

Phone: (207) 825-3891

#### **Presque Isle**

Aroostook Score, 24 Sweden Street, Suite 101, Caribou, Maine 04736

Phone: (207) 492-8010

#### **Downeast Maine Score**

Mill Mall, 248 State Street, Ellsworth, Maine 04605

Phone: (207) 667-5800

**Augusta Score**

68 Sewall Street, Room 512, Augusta, Maine 04330

Phone: (207) 622-8509

**Western Mountains Score**

c/o Oxford Federal Credit Union, 255 River Street, Mexico, Maine 04257

Phone: (207) 369-9976

**Oxford Hills Score**

2 Market Square, South Paris, Maine 04281

Phone: (207) 743-0499

**Lewiston-Auburn Score**

Career Center, 5 Mollison Way, Lewiston, Maine 04240

Phone: (207) 782-3708

**Portland Score**

100 Middle Street, Portland, Maine 04101

Phone: (207) 772-1147

**MAINE CAREER CENTER**

Bureau of Employment Services

55 State House Station

Augusta, Maine 04333

Phone: (207) 624-6390

[www.mainecareercenter.com](http://www.mainecareercenter.com)

**MAINE SMALL BUSINESS ADMINISTRATION**

Contact Information:

Edmund S. Muskie Federal Building, Room 512, 68 Sewall Street, August, Maine 04330

Phone: (207) 622-8274

**APPLES**

[www.maineapples.org](http://www.maineapples.org)

**MAINE ORGANIC FARMERS AND GARDENERS ASSOCIATION  
(MOGFA)**

***Contact Information:***

P.O. Box 170, 257 Crosby Brook Road, Unity, ME 04988

Phone: (207) 568-4142; Fax: (207) 568-4141

[www.mofga.org](http://www.mofga.org)

**COASTAL ENTERPRISES, INC.  
THE WOMEN'S BUSINESS CENTER**

***Contact Information:***

36 Water Street, PO Box 268, Wiscasset, ME 04578  
Phone: (207) 882-7552; Fax: (207) 882-7308  
[www.ceimaine.org](http://www.ceimaine.org)

## **FINANCING**

**MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY  
DEVELOPMENT (DECD)**

Phone: (207) 624-9800  
[www.econdevmaine.com](http://www.econdevmaine.com)

- ***Maine International Trade Center***  
[www.mitc.com](http://www.mitc.com)

The Maine International Trade Center (MITC) is Maine's center for international business assistance. Formed in 1996, the Trade Center provides technical assistance and trade counseling, import and export leads, international credit reports, workshops, coordinated trade missions and trade shows, and many other useful services to help Maine

companies seeking to succeed in international markets. MITC offer global exposure to Maine's small and medium sized businesses. It is the Mission of the Maine International Trade Center to promote the expansion of Maine's economy through increased international trade in goods and services and related activities.

### ***Regional Offices***

#### **Portland**

511 Congress Street, Suite 100  
Portland, ME 04101  
Phone: (207) 541-7400  
Fax: (207) 541-7420

#### **Lewiston**

95 Park Street, Suite 411  
Lewiston, ME 04240  
Phone: (207) 753-0574

Fax: (207) 786-4412

## Bangor

One Cumberland Place, Suite 300  
Bangor, ME 04401  
Phone: (207) 990-3161  
Fax: (207) 942-3548

- ***Made in Maine***

The Maine Products Marketing Program builds recognition for hundreds of exceptional Maine made products and their producers. Producers of quality Maine made products can participate in a number of program features, including the Maine Made website, America's Best product identification labels, kiosk display opportunities, and trade show participation. There is no fee to apply, and members are entitled to a complimentary profile, with web and email hotlinks, on the globally accessible [www.mainemade.com](http://www.mainemade.com).

MPMP is very proud to provide marketing assistance and to discover and create new and expanded market opportunities for Maine's many quality producers.

***Contact Information:***

Office of Business Development and Maine Products Marketing Program,  
59 State House Station, Augusta, ME 04333  
Phone: (207) 624-9804; Fax: (207) 287-5701  
[www.mainemade.com](http://www.mainemade.com)  
[www.econdevmaine.com](http://www.econdevmaine.com)  
[www.mainebiz.org](http://www.mainebiz.org)

- **Maine Office of Tourism**

59 State House Station  
Augusta, ME 04333  
Phone: (888) 624-6345  
[www.visitmaine.com](http://www.visitmaine.com)

- **Maine Office of Innovation (OOI)**

Phone: (207) 624-9801; [www.maineinnovation.com](http://www.maineinnovation.com)

- **Maine's Office of Business Development**

[www.mainebiz.org/](http://www.mainebiz.org/)

***Business Development Specialists***

Northern Maine Development Commission  
11 West Maine Street, Fort Kent, ME 04749  
Phone: (207) 834-5298 Fax: (207) 834-3542

## Northern Region

Department of Economic and Community Development  
40 Harlow Street, Bangor, ME 04401  
Phone: (207) 942-1438 Fax: (207) 942-3548  
Eastern region – Penobscot, Piscataquis, Hancock Counties only

Northern Maine Development Commission  
Southern Aroostook Office  
39 Bangor Street, Suite 1, Houlton, ME 04730  
Phone: (207) 532-0644 Fax: (207) 521-0176  
Northern Region – Aroostook and Northern Penobscot Counties  
and Danforth in Washington County

Department of Economic and Community Development  
7 Park Street, Bath, ME 04350  
Phone: (207) 443-5790 Fax: (207) 443-8675  
Mid coastal region– Sagadahoc and Lincoln Counties, Brunswick  
and Freeport

Eastern Maine Development Corporation/DECD  
PO Box 45, Jonesboro, ME 04648  
Phone: (207) 434-2086 Fax: (207) 454-1066  
Eastern Region– Hancock and Washington Counties only

Department of Economic and Community Development  
511 Congress Street, Portland, ME 04101  
Phone: (207) 822-0186 Fax: (207) 541-7420  
Southern Region

Department of Economic and Community Development  
125 Manley Road, Auburn, ME 04210  
Phone: (207) 795-9081 Fax: (207) 783-5211  
Western Region: Androscoggin and Oxford counties only

Androscoggin Valley Council and Governments/DECD  
PO Box 784, 107 Church Street, Farmington, ME 04938  
Phone: (207) 778-0863 Fax: (207) 778-9861  
Western Region: Franklin County and Northern Somerset County

- Business Assistance Programs  
Department of Economic and Community Development  
Phone: (207) 624-9800  
[www.econdevmaine.com](http://www.econdevmaine.com)

- Financing Community Block Grants

Phone: (207) 624-7484; Fax (207) 287-8070

- Workforce Training
- Marketing: Maine Products Marketing Program  
Phone: (207) 624-9800; Fax: (207) 287-8461

## **MAINE SMALL BUSINESS DEVELOPMENT CORPORATION**

96 Falmouth Street, PO Box 9500, Portland, ME 04104

68 High Street, 2<sup>nd</sup> Floor, Portland, ME 04104

Phone: (207) 780-4420; Fax: (207) 780-4810

- ***Technical Assistance***

Applied Technology Development Centers/DECD

59 State House Station, Augusta, ME 04333

Phone: (207) 624-9802

Maine Technology Institute

2E Mechanic Street, Gardiner, ME 04345

Phone: (207) 582-4790; Fax: (207) 582-4772

[www.mainetechnology.com](http://www.mainetechnology.com)

## **MAINE ECONOMIC DEVELOPMENT DIRECTORY**

[www.ecodevdirectory.com/maine.htm](http://www.ecodevdirectory.com/maine.htm)

## **MAINE STATE CHAMBER OF COMMERCE**

7 University Drive, Augusta, Maine 04330

Phone: (207) 623-4568; Fax: (207) 622-7723

[www.mainechamber.org](http://www.mainechamber.org)

## **ECONOMIC DEVELOPMENT ADMINISTRATION**

### **Regional Revolving Loan Funds**

Greater Portland Council of Governments

68 Marginal Way

Portland, Maine 04101

Phone: (207) 774-9891; Fax: (207) 774-7149

Southern Maine Regional Planning Commission

21 Bradeen Street, Suite 304, Springvale, Maine 04083

Phone: (207) 324-2952; Fax: (207) 324-2958

## **USDA, RURAL DEVELOPMENT**

[www.rurdev.usda.gov/me/](http://www.rurdev.usda.gov/me/)

### ***Contact Information:***

USDA Rural Development, 967 Illinois Avenue, Suite 4, P.O. Box 405, Bangor, ME  
04402 Telephone (207) 990-9160.



# ***MASSACHUSETTS***

## **STATE AGENCIES**

### **MASSACHUSETTS DEPARTMENT OF AGRICULTURAL RESOURCES**

- Agriculture Business Training
- Division of Agricultural Development
- Division of Dairy Services
- Specialty Foods-Bureau of Markets
- Bureau of Animal Health
- Division of Regulatory Services

***Contact Information:***

251 Causeway Street, Boston, MA 02114  
Phone: (617) 626-1700; Fax: (617) 626-1850  
[www.Mass.gov/agr](http://www.Mass.gov/agr)

### **MASSACHUSETTS DEPARTMENT OF PUBLIC HEALTH**

***Contact Information:***

250 Washington Street, Boston, MA 02108  
Phone: (617) 624-6000; TTY: (617) 624-6001  
[www.mass.gov/dph](http://www.mass.gov/dph)

### **MASSACHUSETTS DEPARTMENT OF WORKFORCE DEVELOPMENT**

**Division of Employment and Training**

***Contact Information:***

19 Staniford Street, 2<sup>nd</sup> Floor, Boston, MA 02114  
Phone: (617) 626-6800; Fax: (617) 626-6272  
[www.detma.org](http://www.detma.org)

### **MASSACHUSETTS DEPARTMENT OF LABOR**

[www.mass.gov/dol](http://www.mass.gov/dol)

## **MASSACHUSETTS DEPARTMENT OF REVENUE**

### ***Contact Information:***

100 Cambridge Street, Boston, MA 02114

Phone: (617) 626-2201

[www.dor.state.ma.us](http://www.dor.state.ma.us)

## **MASSACHUSETTS DIVISION OF BANKS**

### ***Contact Information:***

One South Station, Boston, MA 02110

Phone: (617) 956-1500; Fax: (617) 956-1599

## **MASSACHUSETTS SECRETARY OF STATE**

### ***Contact Information:***

Corporations Division, One Ashburton Place, Room 1611, Boston, MA 02108

Phone: (617) 727-9640; Fax: (617) 742-4538

[www.sec.state.ma.us/](http://www.sec.state.ma.us/)

# **ASSOCIATIONS**

## **NORTHEAST ORGANIC FARMING ASSOCIATION – MA**

### ***Contact Information:***

411 Sheldon Road, Barre, MA 01005

Phone: (978) 355-2853; [www.nofamass.org](http://www.nofamass.org)

## **MASSACHUSETTS SPECIALLY FOOD ASSOCIATION**

### ***Contact Information:***

PO Box 34, Groton, MA, 01450

Phone: (508) 457-5346; 800-813-5862; [www.msfa.net](http://www.msfa.net)

## **MASSACHUSETTS RESTAURANT ASSOCIATION**

### ***Contact Information:***

333 Turnpike Road, Suite 102, Southborough, MA 01772

Phone: (508) 303-9905; Fax: (508) 303-9985; [www.marestaurantassoc.org](http://www.marestaurantassoc.org)

# TECHNICAL ASSISTANCE

## MA SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

### *Contact Information:*

227 Isenberg School of Management, University of MA, 121 Presidents Drive, Amherst, MA 01003; Phone: (413) 545-6301; Fax: (413) 545-1273

[www.msbdc.org](http://www.msbdc.org)

### *State Offices*

#### **Clark University SBDC**

950 Maine Street, Worcester, MA 01610

Phone: (508) 793-7615; Fax: (508) 793-8890

#### **Boston College SBDC**

142 Beacon Street, Chestnut Hill, MA 02467

Phone: (617) 552-4091; Fax: (617) 522-2730

#### **Salem State College SBDC**

Enterprise Center, 121 Loring Avenue, Suite 310, Salem, MA 01970

Phone: (978) 542-6343; Fax: (978) 542-6345

#### **Southeastern Mass Regional SBDC**

200 Pocasset Street, Fall River, MA 02721

Phone: (508) 673-9783; Fax: (508) 674-1929

#### **Western Mass Regional SBDC**

Scibelli Enterprise Center, 1 Federal Street, Building 101R, Springfield, MA 01105

Phone: (413) 737-6712; Fax: (413) 737-2312

#### **UMASS Boston SBDC and Minority Business Center**

College of Management, 100 Morrissey Blvd., M-5-403, Boston, MA 02125

Phone: (617) 287-7750; Fax: (617) 287-7767

- Small Business Resource Guide:

[www.ci.newon.ma.us/Planning/Community%20Development/Resource520Guide.pdf](http://www.ci.newon.ma.us/Planning/Community%20Development/Resource520Guide.pdf)

## CENTER FOR WOMEN AND ENTERPRISE

### *Contact Information:*

24 School Street, Suite 700, Boston, MA 02109

Phone: (617) 536-0700; Fax: (617) 536-7373

## **NEW ENGLAND SMALL FARM INSTITUTE**

### ***Contact Information:***

**275 Jackson Street, Belchertown, MA 01007**

Phone: (413) 323-4531; Fax: (413) 323-9594

[www.smallfarm.org](http://www.smallfarm.org)

## **SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)**

### ***State Offices:***

#### **Boston SCORE – Chapter 20**

10 Causeway Street, Room 265, Boston, MA 02222

Phone: (617) 565-5591

#### **Beverly SCORE – Chapter 411**

Danvers Savings Bank, 181 Eliot Street, 100 Cummings Center, Suite 101K, Beverly, MA 01915; Phone: (978) 927-2282

#### **Brockton SCORE – Chapter 422**

60 School Street, Brockton, MA 02301

Phone: (508) 587-2673

#### **Cape Cod SCORE – Chapter 225**

270 Communications Way, Suite 5-B, Hyannis, MA 02601

Phone: (508) 775-4884

#### **Springfield SCORE – Chapter 228**

One Federal Street, Springfield, MA 01103

Phone: (413) 785-0314

#### **Worcester SCORE – Chapter 173**

Worcester Regional Chamber of Commerce, 339 Maine Street, Worcester, MA 01608

Phone: (508) 753-2929

## **UNIVERSITY OF MASSACHUSETTS EXTENSION**

### ***Contact Information:***

- Agriculture and Landscapes  
French Hall, 230 Stockbridge Road, University of Massachusetts, Amherst, MA 01003; Phone: (413) 545-0895; Fax: (413) 577-1620  
[www.umassextension.org](http://www.umassextension.org)
- Natural Resources and Environmental Conservation

Holdsworth Natural Resource Center, 160 Holdsworth Way, University of  
Massachusetts, Amherst, MA 01003  
Phone: (413) 545-4300; Fax: (413) 545-3943; [www.umassextension.org](http://www.umassextension.org)

- Nutrition Education/Food Safety and Nutrition  
210 Chenoweth Lab, 100 Holdsworth Way, University of Massachusetts,  
Amherst, MA 01003  
Phone: (413) 545-2195 / (413) 545-0552; Fax: (413) 577-4320  
[www.umassextension.org](http://www.umassextension.org)

## FINANCING

### MASSACHUSETTS ECONOMIC DEVELOPMENT

#### **Business Resource Team**

#### ***Contact Information:***

Commonwealth of Massachusetts, Executive Office of Economic Development, One  
Ashburton Place, Room 2101, Boston, MA 02108  
Phone: (617) 788-3610; Fax: (617) 788-3605

### U.S. SMALL BUSINESS ADMINISTRATION

#### ***Contact Information:***

MA District Office, 10 Causeway Street, Room 265, Boston, MA 02222  
Phone: (617) 565-5590; [www.sba.gov/ma](http://www.sba.gov/ma)

# ***NEW HAMPSHIRE***

## **STATE AGENCIES**

### **DEPARTMENT OF AGRICULTURE, MARKETS AND FOOD**

***Contact Information:***

State House Annex, 25 Capitol Street, 2<sup>nd</sup> Floor, Concord, NH 03302

<http://agriculture.nh.gov/>

- **Division of Agricultural Development**  
(603) 271-3788
- **Division of Animal Industry**  
(603) 271-3690
- **Division of Plant Industry**
- **Bureau of Markets**

### **DEPARTMENT OF LABOR**

***Contact Information:***

State Office Park South, Spaulding Building, 95 Pleasant Street, Concord, NH 03301

Phone: (603) 271-3176

[www.labor.state.nh.us/](http://www.labor.state.nh.us/)

- **Safety and Training**  
NH Department of Labor, PO Box 2076, Concord, NH 03302  
Phone: (603) 271-6850

### **NEW HAMPSHIRE BANKING DEPARTMENT**

***Contact Information:***

64B Old Suncook Road, Concord, NH 03301

Phone: (603) 271-3561; Fax: (603) 271-1090

[www.nh.gov/banking/](http://www.nh.gov/banking/)

### **DEPARTMENT OF REVENUE**

***Contact Information:***

45 Chenell Drive, Concord, NH 03301

Phone: (603) 271-2191; Fax: (603) 271-6121

[www.nh.gov/revenue/](http://www.nh.gov/revenue/)

## **NEW HAMPSHIRE INSURANCE DEPARTMENT**

### **Contact Information:**

21 South Fruit Street, Suite 14, Concord, NH 03301

Phone: (603) 271-7973; Fax: (603) 271-1406

## **ECONOMIC AND LABOR MARKET BUREAU**

### **Contact Information:**

[www.nhes.state.nh.us/](http://www.nhes.state.nh.us/)

## **SECRETARY OF STATE**

### *Corporate Division*

Department of State, 107 North Main Street, Concord, NH 03301

Phone: (603) 271-3246; Fax: (603) 271-3244

## **NEW HAMPSHIRE EMPLOYMENT SECURITY**

### **Contact Information:**

32 South Main Street, Concord, NH 03301

Phone: (603) 224-3311 or 800-852-3400

[www.nhes.state.nh.us/](http://www.nhes.state.nh.us/)

## **DEPARTMENT OF RESOURCES AND ECONOMIC DEVELOPMENT**

### **Contact Information:**

172 Pembroke Road, PO Box 1856, Concord, NH 03302

Phone: (603) 271-2411; Fax: (603) 271-2629

[www.nh.gov/dred](http://www.nh.gov/dred)

## **DEPARTMENT OF ENVIRONMENTAL SERVICES**

### **Contact Information:**

29 Hazen Drive, PO Box 95, Concord, NH 03302

Phone: (603) 271-3503

## **NEW HAMPSHIRE PUBLIC HEALTH SERVICES**

### **Contact Information:**

#### **NH Bureau of Food Protection**

29 Hazen Drive, Concord, NH 03301

Phone: (603) 271-4589; Fax: (603) 271-4859

# ASSOCIATIONS

## NEW HAMPSHIRE GROCERS ASSOCIATION

New Hampshire Grocers Association (NHGA) is the only statewide trade association representing retail food stores, both chain and independent, of all sizes and formats; and their suppliers. Its membership consists of over 700 members and offers over 30 programs and services. NHGA provide full time representation on legislative and regulatory issues, offers several annual networking opportunities and numerous educational/informational programs including a monthly magazine. The Association has a wholly-owned insurance agency, coupon redemption service and Scholarship Foundation.

***Contact Information:***

110 Stark Street, Manchester, NH 03101  
Phone: (603) 669-9333; Fax: (603) 623-1137  
[www.grocers.org](http://www.grocers.org)

## NEW HAMPSHIRE LODGING AND FOOD ASSOCIATION

***Contact Information:***

PO Box 1175, 14 Dixon Avenue, Suite 208, Concord, NH 03302  
Phone: (603) 228-9585; Fax: (603) 226-1829  
[www.nhlra.com/](http://www.nhlra.com/)

## NORTHEAST ORGANIC FARMING ASSOCIATION (NOFA)

***Contact Information:***

4 Park Street, Suite 208, Concord, NH 03301  
Phone: (603) 224-5022  
[www.nofanh.org](http://www.nofanh.org)

## NEW HAMPSHIRE SPECIALTY FOOD RESOURCE GUIDE

[http://ceinfo.unh.edu/Family/Documents/Sf\\_intro.pdf](http://ceinfo.unh.edu/Family/Documents/Sf_intro.pdf)



# TECHNICAL ASSISTANCE

## SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

### *Contact Information:*

#### **Mt. Washington – Chapter 0641**

1620 East, Main Street, Center Conway, NH 03813

Phone: (603) 447-4388; Fax: (603) 447-9947

#### **Upper Valley – Chapter 0184**

Citizen Bank Building, Room 316, 20 W. Park Street, Lebanon, NH 03766

Phone: (603) 448-3491; Fax: (603) 448-1908

#### **Concord – Chapter 0518**

JC Cleveland Federal Building, 55 Pleasant Street, Suite 3101, Concord, NH 03301

Phone: (603) 225-1405; Fax: (603) 225-1409

#### **Monadnock – Chapter 0379**

34 Mechanic Street, Keene, NH 03431

Phone: (603) 352-0320

#### **Seacoast – Chapter 0185**

195 Commerce Way, Unit A, Portsmouth, NH 03801

Phone: (603) 433-0575

## NEW HAMPSHIRE MAPLE PRODUCERS ASSOCIATION, INC.

### *Contact Information:*

402 Route 103 East, Warner, NH 03278

Phone: (603) 225-3757

[www.nhmapleproducers.com](http://www.nhmapleproducers.com)

## UNH – COOPERATIVE EXTENSION

### *Contact Information:*

<http://ceinfo.unh.edu>

## NEW ENGLAND SMALL FARM INSTITUTE

### *Contact Information:*

275 Jackson Street, Belchertown, MA 01007

**Phone: (413) 323-4531; Fax: (413) 323-9594**

[www.smallfarm.org](http://www.smallfarm.org)

## **WOMEN'S BUSINESS CENTER**

### ***Contact Information:***

1555 Lafayette Road, Portsmouth, NH 03801

Phone: (603) 430-2892; Fax: (603) 430-3706

## **WOMEN'S RURAL ENTREPRENURIAL NETWORK**

### ***Contact Information:***

2013 Main Street, PO Box 331, Bethlehem, NH 03574

Phone: (603) 869-9730; Fax: (603) 444-0505

## **OCCUPATIONAL SAFETY AND HEALTH**

### ***Contact Information:***

JC Cleveland Federal Building, 55 Pleasant Street, Room 3901, Concord, NH 03301

Phone: (603) 225-1629; Fax: (603) 225-1580

# **FINANCING**

## **NEW HAMPSHIRE COMMUNITY DEVELOPMENT FINANCE AUTHORITY**

### ***Contact Information:***

14 Dixon Avenue, Suite 102, Concord, NH 03301

Phone: (603) 226-2170; Fax: (603) 226-2816

[www.nhcdfa.org](http://www.nhcdfa.org)

## **NEW HAMPSHIRE DIVISION OF ECONOMIC DEVELOPMENT**

### ***Contact Information:***

Phone: (603) 271-2341

[www.nheconomy.com](http://www.nheconomy.com)

- **New Hampshire Business Resource Center**  
PO Box 1856, 172 Pembroke Road, Concord, NH 03302  
Phone: (603) 271-2591; Fax: (603) 271-6784

## **REGIONAL ECONOMIC DEVELOPMENT OFFICES**

Belknap County Economic Development

County Courthouse

64 Court St. Laconia, NH 03246

Phone: 524-3057 Fax: 524-0314

Town of Bow Planning & Economic Development  
10 Grandview Rd. Bow, NH 03304  
Phone: 225-3008 Fax: 225-5428

Business Enterprise Development Council  
P.O. Box 628, 177 Main St., Berlin, NH 03570  
Phone: 752-3319 Fax: 752-4421

Canterbury Industrial Development Commission  
354 Hackleboro Rd. Canterbury, NH 03224  
Phone: 783-3315 Fax: 783-3315

Cheshire County Economic Development Office  
P.O. Box 729 Walpole, NH 03608  
Phone: 756-3672 Fax: 756-9209

Claremont Economic Development Office  
52 Tremont St. Claremont, NH 03743  
Phone: 542-7030 Fax: 542-7033

Capital Region Development Council  
P.O. Box 664, 91 N. Main St. Concord, NH 03302-0664  
Phone: 228-1872 Fax: 226-3588

City of Concord Economic Development  
41 Green St., City Hall Concord, NH 03301  
Phone: 225-8595 Fax: 225-8558

Coos County Economic Development Corporation  
Town Offices  
25 Main St. Lancaster, NH 03584-0151  
Phone: 788-3930 Fax: 636-2400

Derry Development & Preservation Corporation  
20 E. Broadway P.O. Box 794, Derry, NH 03038  
Phone: 432-2333 Fax: 432-0977

Dover Economic Development Corporation  
City Hall  
288 Central Ave. Dover, NH 03820  
Phone: 743-6043 Fax: 743-6049

Franklin Business & Industrial Development  
P.O. Box 174 Franklin , NH 03235-0174

Phone: 934-5508 Fax: 934-5866

Grafton County Economic Development Council  
20 Highland St., Suite 2-5, Plymouth, NH  
Phone: 536-1273 Fax: 536-1291

Littleton Industrial Development Corporation  
P.O. Box 439 Littleton, NH 03561  
Phone: 444-5246 Fax: 444-1203

Londonderry Economic Development  
50 Nashua Rd. Suite 100  
Londonderry, NH 03053  
Phone: 432-1100 EXT 103 Fax: 432-1128

Loudon Economic Development Corporation  
7031 Shaker Rd. Loudon, NH 03307  
Phone: 783-4767 Fax: 783-0048

Manchester Economic Development  
889 Elm St. Manchester, NH 03101  
Phone: 624-6505 Fax: 624-6308

MerchantBanc  
2 Wall St., Manchester, NH 03101  
Phone: 623-5500 Fax: 623-3972

Monadnock Economic Development Corporation  
46 Main St. Keene, NH 03431  
Phone: 352-4939

Monadnock Business Ventures  
P.O. Box 43 Peterborough, NH 03458  
Phone: 924-1600 Fax: 924-1631 Fax: 357-4917

Mt. Washington Valley Economic Council  
P.O. Box 1066 51 White Mtn. Hwy. Conway, NH 03818  
Phone: 447-6622 Fax: 447-9947

Nashua Center for Economic Development  
151 Main St., Nashua, NH 03060  
Phone: 886-1233 Fax: 598-1164

North Country Council  
107 Glessner Rd., Bethlehem, NH 03574  
Phone: 444-6303 Fax: 444-7588

Northfield/Tilton Economic Development  
P.O. Box 659 Tilton, NH 03276  
Phone: 286-4211 Fax: 934-5335  
Portsmouth Community Development  
P.O. Box 628 Portsmouth, NH 03802-0628  
Phone: 742-4190 Fax: 427-1593

Pease Development Authority  
360 Corporate Dr. Portsmouth, NH 03801  
Phone: 334-6031 Fax: 427-0433

Rockingham Economic Development Corporation  
P.O. Box 465, 2 Center St. Exeter, NH 03833  
Phone: 772-2655 Fax: 772-0213

Seacoast Business Alliance Corporation  
P.O. Box 698  
North Hampton, NH 03862  
Phone: 929-9244 Fax: 929-3502

Sullivan County Economic Development Corporation  
Moody Bldg, 18 Tremont Sq. Claremont, NH 03743  
Phone: 543-1298 Fax: 542-1469

Strafford Economic Development Authority  
P.O. Box 452 52 High St. Somersworth, NH 03878-0452  
Phone: 692-7200 OR 7202 Fax: 692-3870

Wentworth Economic Development Corporation  
P.O. Box 641 Wolfeboro, NH 03894-0641  
Phone: 569-4216 Fax: 569-3317

Wolfeboro EDC/BOS  
P.O. Box 545 Wolfeboro, NH 03894  
Phone: 569-3525 Fax: 569-3485

## **SMALL BUSINESS DEVELOPMENT CENTERS**

### ***Contact Information:***

JC Cleveland Federal Building, 55 Pleasant Street, Suite 3101, Concord, NH 03301  
Phone: (603) 225-1400; Fax: (603) 225-1403  
[www.sba.gov/nh/](http://www.sba.gov/nh/)

**Regional Offices:****New Hampshire Small Business Development Center**

University of New Hampshire, 108 McConnell Hall, 15 College Road, Durham, NH 03824

Phone: (603) 862-2200; Fax: (603) 862-4876

**Small Business Development Center**

33 Commercial Street, Manchester, NH 03101

Phone: (603) 624-2000; Fax: (603) 647-4410

**Small Business Development Center**

Rivier College, 420 Main Street, Box 973, Nashua, NH 03060

Phone: (603) 897-8588; Fax: (603) 897-8884

**Small Business Development Center**

Blake House, Keene State College, Keene, NH 03431

Phone: (603) 358-2602; Fax: (603) 358-2612

**Small Business Development Center**

International Trade Resource Center, 17 New Hampshire Avenue, Portsmouth, NH 03801

Phone: (603) 334-6074; Fax: (603) 334-6110

**Small Business Development Center**

Office of Economic Initiatives, 91A North State Street, Concord, NH 03010

Phone: (603) 227-0417; Fax: (603) 528-7937

**Small Business Development Center/Lakes Office**

Outreach Center MSC #24A, Plymouth State College, Plymouth, NH 03264

Phone: (603) 535-2523; Fax: (603) 535-2850

**Small Business Development Center**

120 Main Street, Littleton, NH 03561

Phone: (603) 444-1053; Fax: (603) 444-5463

**Small Business Development Center**

Chamber of Commerce, 18 S. Main Street, Suite 2A, Rochester, NH 03867

Phone: (603) 330-1929; Fax: (603) 330-1948

**NEW HAMPSHIRE COMMUNITY LOAN FUND*****Contact Information:***

7 Wall Street, Concord, NH 03301

Phone: (603) 224-6669

[www.nhclf.org](http://www.nhclf.org)

# ***RHODE ISLAND***

## **STATE AGENCIES**

### **R.I. DEPARTMENT OF ENVIRONMENTAL MANAGEMENT**

#### ***Contact Information:***

Division of Agriculture

235 Promenade Street, Providence, RI 02908

Phone: (401) 222-2781; Fax: (401) 222-6047

Bureau of Environmental Protection

235 Promenade Street, Providence, RI 02908

Phone: (401) 222-4700; Fax: (401) 222-3162

[www.dem.ri.gov](http://www.dem.ri.gov)

### **R.I. DEPARTMENT OF HEALTH**

#### ***Contact Information:***

3 Capitol Hill, Providence, RI 02908

Phone: (401) 222-2231; Fax: (401) 222-6548

[www.health.state.ri.us](http://www.health.state.ri.us)

Office of Food Protection

Phone; (401) 222-2749; Fax: (401) 222-4775

### **R.I. DEPARTMENT OF BUSINESS REGULATION**

#### ***Contact Information:***

Division of Banking

233 Richmond Street, Providence, RI 02903

Phone: (401) 222-2246; Fax: (401) 222-6098

[www.dbr.state.ri.us](http://www.dbr.state.ri.us)

### **R.I. OFFICE OF THE SECRETARY OF STATE**

#### ***Contact Information:***

Business Development Division

100 N. Main Street, 1<sup>st</sup> Floor, Providence, RI 02903

Phone: (401) 222-2185

- **Corporate Division**  
100 N. Main Street, 1<sup>st</sup> Floor, Providence, RI 02903  
Phone: (401) 222-3040  
[www.sec.state.ri.us](http://www.sec.state.ri.us)

## **R.I. DEPARTMENT OF LABOR AND TRAINING**

### ***Contact Information:***

Central General Complex  
1511 Pontiac Ave, Cranston RI 02920  
Phone: (401) 462-8000; Fax: (401) 462-8006  
[www.dlt.state.ri.us](http://www.dlt.state.ri.us)

## **R.I. DIVISION OF TAXATION**

### ***Contact Information:***

One Capitol Hill, Providence, RI 02908  
Phone: (401) 222-1120  
[www.tax.ri.gov/](http://www.tax.ri.gov/)

# **ASSOCIATIONS**

## **R.I. FOOD DEALERS ASSOCIATION**

### ***Contact Information:***

450 Veterans Memorial Parking, Building 8, E. Providence, RI 02914  
Phone: (401) 431-0880; Fax: (401) 454-2496; [www.rifda.com](http://www.rifda.com)

## **NORTHEAST ORGANIC FARMING ASSOCIATION (NOFA-RI)**

### ***Contact Information:***

51 Edwards Lane, Charlestown, RI 02813  
Phone: (401) 364-7557; Fax: (401) 364-1699; [www.nofari.org](http://www.nofari.org)

## **R.I. HOSPITALITY AND TOURISM ASSOCIATION**

### ***Contact Information:***

832 Dyer Avenue, Cranston, RI 02920  
Phone: (401) 223-1120; Fax: (401) 223-1123; [www.rihospitality.org](http://www.rihospitality.org)



# TECHNICAL ASSISTANCE

## **R.I. SMALL BUSINESS DEVELOPMENT CENTER**

### ***Contact Information:***

Bryant University, 1150 Douglas Pike, Smithfield, RI 02917

Phone: (401) 323-6111; Fax: (401) 232-6933

[www.risbdc.org](http://www.risbdc.org)

### **Region 1**

Greater Providence Chamber of Commerce (see above)

### **Region 2**

Northern RI Chamber of Commerce

6 Blackstone Valley Place, Lincoln, RI 02865

Phone: (401) 232-6111

### **Region 3**

Central RI Chamber of Commerce

3288 Post Road, Warwick 02866

Phone: (401) 263-5128; Fax: (401) 732-1107

### **Region 4**

Newport, Aquidnick Island, East Bay

East Bay RISBDC

Newport County Chamber of Commerce

45 Valley Road, Middletown, RI 02842

Phone: (401) 263-5131; Fax: (401) 841-0570

### **Region 5**

Business Resource Center

268 Main Street, Pawtucket, RI 02860

Phone: (401) 722-0295; Fax: (401) 722-0297

### **Export Assistant Center**

Bryant University, 1150 Douglas Pike, Smithfield, RI 02917

Phone: (401) 232-6407; Fax: (401) 232-6416

## **R.I. MANUFACTURING EXTENTION PARTNERSHIP**

### ***Contact Information:***

35 Tourgee Street, N. Kingston, RI 02852

Phone: (401) 294-3535; Fax: (401) 294-2300; [www.rimes.org](http://www.rimes.org)

## **SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)**

### ***Contact Information:***

#### **JGE Knight SCORE – Chapter 0013**

380 Westminster Street, Providence, RI 02903

Phone: (401) 528-4571; Fax: (401) 528-4539; [www.riscore.org](http://www.riscore.org)

## **NEW ENGLAND SMALL FARM INSTITUTE**

### ***Contact Information:***

275 Jackson Street, Belchertown, MA 01007

**Phone: (413) 323-4531; Fax: (413) 323-9594**

[www.smallfarm.org](http://www.smallfarm.org)

# **FINANCING**

## **R.I. ECONOMIC DEVELOPMENT CORPORATION**

### ***Contact Information:***

One World Exchange Street, Providence, RI 02903

Phone: (401) 222-2601; Fax: (401) 222-2102

[www.riedc.com/r/index.html](http://www.riedc.com/r/index.html)

### **Woonsocket Economic Development**

169 Min Street, Woonsocket, RI 02895

Phone: (401) 762-6400

### **Greater Providence Chamber of Commerce**

30 Exchange Terrace, Providence, RI 02903

Phone: (401) 521-5000; Fax: (401) 751-2434

### **Central R.I. Development Corporation**

3288 Post Road, Warwick, RI 02886

Phone: (401) 732-7003; Fax: (401) 732-7718; [www.cridco.org](http://www.cridco.org)

### **East Providence Economic Development Commission**

City Hall, 145 Taunton Ave., East Providence, RI 02914

Phone: (401) 435-7500

### **Warwick Economic Development**

Warwick City Hall, 3275 Post Road, Warwick, RI 02886

Phone: (401) 738-2000

## **SMALL BUSINESS ADMINISTRATION**

### ***Contact Information:***

380 Westminster Street, Room 511, Providence, RI 02903

Phone: (401) 523-4561; [www.sba.gov/ri/index.html](http://www.sba.gov/ri/index.html)

## **COMMUNITY ACTION PROGRAM (CAP)**

### ***State Offices:***

#### **Blackstone Valley Community Action (BVCAP)**

32 Goff Street, Pawtucket, RI 02860

Phone: (401) 723-4520; Fax: (401) 725-6550

Districts: Pawtucket/Central Falls/Lincoln/Cumberland

#### **Comprehensive Community Action Program (COMCAP)**

311 Doric Ave., Cranston, RI 02910

Phone: (401) 467-9610; Fax: (401) 467-9030

Districts: Cranston/Foster/Scituate/Coventry

#### **East Bay Community Action Program (EBCAP)**

100 Bullocks Point Avenue, East Providence, RI 02915

Phone: (401) 437-1000; Fax: (401) 433-1598

19 Broadway Avenue, Newport, RI

Phone: (401) 848-6697; Fax: (401) 848-6681; [www.ebcap.org](http://www.ebcap.org)

Districts: E.Providence/Warren/Bristol/Barrington/Newport/Portsmouth/Tiverton/  
Middletown/Jamestown/Little Compton

#### **Family Resource Community Action**

245 Main Street, Woonsocket, RI 02895

Phone: (401) 765-5797 x3005; Fax: (401) 765-5789

District: Woonsocket

#### **Providence Community Action (PROCAP)**

518 Hartford Avenue, Providence, RI 02909

Phone: (401) 273-2000; Fax: (401) 273-2007

District: Providence

#### **South County Community Action**

1080 Kingston Road, Peacedale, RI 02886

Phone: (401) 789-3016; Fax: (401) 884-4284

Districts: Exeter/Charlestown/Narragansett/Westerly/Hopkington/N.Kingston/South  
Kingston/Richmond/W.Greenwich/Block Island

#### **Tri-Town Community Action**

1126 Hartford Avenue, Johnston, RI 02919

Phone: (401) 351-2750; Fax: (401) 351-6611

Districts: North Providence/Johnston/N.Smithfield/Smithfield/Burrillville/Gloucester

**Westbay Community Action**

224 Buttonwoods Avenue, Warwick, RI 02886

Phone: (401) 732-4666; Fax: (401) 732-6965

# *VERMONT*

## **STATE AGENCIES**

### **THE VERMONT AGENCY OF AGRICULTURE, FOODS AND MARKETS**

116 State Street  
Montpelier, VT 05602  
[www.vermontagriculture.com](http://www.vermontagriculture.com)

The Vermont Agency of Agriculture, Food & Markets ensures the safety and quality of Vermont's agricultural products, and acts as an advocate of Vermont agriculture and farmers.

Agriview is the department's publication of record and provides its subscribers with current information on agricultural and food manufacturing activities.

#### **Division of Agricultural Development**

**Phone: 802-383-2416**

The primary responsibility of the Agricultural Development Division is the development of local, regional, national and international markets for Vermont's agricultural products through a variety of promotional activities and programs. The Division also works to increase the agricultural uses of land and other resources, develop and maintain price reporting systems and producer directories, develop identification and advertising programs for Vermont products, and promote research on agricultural products.

The Division plays a central role in organizing the Vermont Specialty Food Association, and acts as a consultant to both start-up food businesses and existing businesses looking for marketing assistance. The Division organizes specialty food trade shows, supermarket promotions and produces wholesale and retail directory listings. Through a comprehensive program of promotional and quality management activities, the Division actively supports the profitability of Vermont's food and agricultural industry. Other areas of Division activity include: dairy, livestock, meats, farmer's markets, cut flowers, Christmas trees, horticultural industries, organic farming, apples, maple, small fruits and vegetables, fiber, export development, agricultural tourism and the Vermont Fresh Network.

#### **Division of Food Safety and Consumer Protection**

**802-828-2436**

The Division of Food Safety and Consumer Protection is comprised of four sections: the Animal Health Section which includes the United States Agency of Agriculture Animal & Plant Health Inspection Service, the Consumer Protection Section, the Meat Inspection Section, and the Dairy Section.

Animal Health Division  
802-828-2421

**Animal Health Division**  
**802-828-2421**

The Animal Health Section is responsible for testing and the enforcement of regulations regarding the health and welfare of domestic animals including livestock and poultry to protect the animal and human population of Vermont from infectious and contagious diseases.

**Meat Inspection Section**  
**802-828-2426**

The Meat Inspection **Section** of the Agency of Agriculture operates the State Meat Inspection Service and can answer questions regarding state and federal requirements for the slaughter and processing of meat. The State Meat Inspection Service provides the following: inspection for any meats offered for sale within the state (other than federally inspected products); surveillance and inspection of all custom slaughter and processing establishments; compliance and evaluation inspection of retail markets to determine that only inspected, wholesome, properly labeled meats, prepared under sanitary conditions, are offered for sale.

**Dairy Division**  
**802-828-2433**

The Dairy Section of the Vermont Agency of Agriculture performs regulatory and inspection services for dairy producers and processors pertaining to the sanitary requirements of food production. The Division inspects equipment, facilities, processes, animals, and finished products. Dairy farming or dairy processing startup, production, sanitation, facility construction, dairy equipment, licensing of milk handlers, and ice cream and frozen dessert production are among the areas in which the Dairy Division can provide information and assistance.

**Consumer Protection Division**  
**802-828-2436**

The Consumer Protection **Section** is responsible for legally mandated testing and inspection programs covering agricultural product grading and registration; scales; educational, quality control, and licensing programs; and consumer complaints regarding product quality or weight. This section issues a variety of registrations and licenses, including retail outlet licenses, public weigh master licenses, dealer/repairman registrations, and heavy duty weighing and measuring device licenses.

**Retail Stores**

Retail store inspections and weights & measures inspections are performed by this section. These inspections provide monitoring of product quality, method of sale, proper weight and measure of products offered for sale, and scanner accuracy. Technical assistance is provided to correct problems. Businesses which employ a scale and sell product by weight must have the scale inspected.

**Apples**

The Consumer Protection Section of the Vermont Agency of Agriculture provides information and educational assistance with all phases of the apple harvest and storage, including: quality control in the orchard during picking, grading procedures and standards, cold storage program certification for out-of-state export, controlled atmosphere (CA) certification for out-of-state export, and federal inspection.

**Maple Syrup**

The Vermont Agency of Agriculture can provide technical and production assistance in such areas as quality control, off flavors, color changes, and grading. Start-up help is also available. Educational classes, testing product at retail, and lead testing are also provided by the Agency of Agriculture. Maple syrup quality and production concerns are handled by the Consumer Protection Section. The Consumer Protection Section provides regulatory services to the Seal of Quality Program by inspecting production and packing facilities and monitoring product quality, providing assistance with production or quality questions, evaluating applications to the program, and ensuring program standards meet changing industry requirements.

**Honey**

The State Apiculturist in the Vermont Agency of Agriculture can answer honey related questions regarding the following: labeling, beehive management, suppliers of honey, and referrals for certified lab analysis to test for adulteration or presence of pesticides. Other services provided include checking beehives for infestations and beehive certification.

**Eggs**

The Consumer Protection Section of the Vermont Agency of Agriculture provides federally licensed quarterly egg inspections for operations with over 3000 birds or those packing eggs. These inspections insure that the quality requirements of the USDA are being upheld. Assistance is also available to smaller egg producers and business startups.

**Dairy**

The Dairy Division of the Vermont Agency of Agriculture performs regulatory and inspection services for dairy producers and processors pertaining to the sanitary requirements of food production. The Division inspects equipment, facilities, processes, animals, and finished product. Dairy farming or dairy processing startup, production, sanitation, facility construction, dairy equipment, licensing of milk handlers, and ice cream and frozen dessert production are among the areas in which the Dairy Division can provide information and assistance. *For further information, contact: Vermont Agency of Agriculture, Dairy Division, 116 State Street, Montpelier, Vermont 05602 Phone: (802) 828-2433 Fax (802) 828-2361*

## **Vermont Seal of Quality Program**

The Vermont Seal of Quality Program is sponsored by the Vermont Agency of Agriculture to identify and promote superior Vermont agricultural products. The “Seal of Quality” certification insures the following: the product is grown and processed in Vermont, state and federal requirements for quality and packaging are met or exceeded, backing by Vermont Department of Agriculture inspection, and an identifying logo is displayed on the product.

***For further information, please contact:***

Vermont Agency of Agriculture, Food & Markets, 116 State Street, Montpelier, Vermont 05602 Phone: (802) 828-2416 Fax: (802) 828-3831 website:

<http://www.vermontagriculture.com>

## **Division of Plant Industry & Laboratories 802-828-2431**

**Laboratories:** The Laboratory Section provides the necessary routine and emergency laboratory services in five different areas of analysis: Animal Health, Dairy Products, Meat Inspection, Pesticides, and Feeds and Fertilizers. The Dairy Products Laboratory is responsible for analyzing dairy products sold within the state on a monthly basis for the Dairy Section to ensure they meet U.S. Food and Drug Administration and State minimum standards. Routine tests include butterfat, bacteria counts, phosphates, antibiotics, freeze points and somatic cell counts. This laboratory also analyzes all farm water supplies used for the cleaning and sanitizing of milk equipment. The Meat Inspection Laboratory provides services to the Meat Inspection Section, consumers, and the meat industry. It ensures that meat and meat products are in compliance with State and Federal regulations.

***For more information on any of the Vermont Agency of Agriculture's activities and services, please contact:*** The Vermont Department of Agriculture, Food & Markets, 116 State Street, Montpelier, Vermont 05620-2901 Phone: (802) 828-2500 Fax: (802) 828-2361; <http://www.vermontagriculture.com>

## **DEPARTMENT OF HEALTH**

The Department of Health provides licenses, permits and regulatory information governing food and lodging businesses in Vermont. A license is required from this department for any business which prepares or serves food in any way or offers lodging to the public, except on an occasional basis, by any means of advertising.

Food processors with gross receipts in excess of \$10,000 are required to obtain a food processing license and a health inspection. A sanitarian will inspect the production facility for a fee based on a gross receipts scale. Businesses with gross receipts under \$10,000 are exempt from these requirements.



Home bakeries are subject to their own classifications and regulations. Out-of-state bakeries are also required to obtain a Vermont bakery license before shipping products into the State.

***For additional information, contact:***

*Vermont Department of Health, 108 Cherry Street, P.O. Box 70, Burlington, VT 05402.  
Phone: (802) 863-7200; 1-800-464-4343; Fax (802) 865-7754  
[www.healthyvermonters.info/](http://www.healthyvermonters.info/)*

## **ECONOMIC DEVELOPMENT COUNCIL OF NORTHERN VERMONT, INC. (EDCNV)**

EDCNV, is the State's only designated Economic Development Administration District. EDCNV identifies market opportunities and establishes their intrinsic value to the region, develops and implements an extensive number of economic development projects, as well as providing financing for area businesses. This non-profit, private development corporation was organized over 30 years ago to advance and promote economic development in the six-county District of Caledonia, Essex, Franklin, Grand Isle, Lamoille and Orleans. Through its technical assistance programs, which include consultation, grant writing, and feasibility analysis, EDCNV has assisted in the development of telecommunication/fiber optic, industrial parks, public works infrastructure, multi-tenant facilities, etc. EDCNV has secured more than \$38 million in grant funding for the District while leveraging in excess of \$45 million in private funding. Business financing is offered by the EDCNV through three loan programs: Northern Vermont Lending Partners, The MicroBusiness Loan Program, and The Fund. (See Financing Section)

***For further information, contact:***

*Economic Development Council of Northern Vermont, 2 Main St., Suite 301, St. Albans, Vermont 05478.  
Phone: (802) 524-4546 Fax (802) 527-1081  
e-mail: [edcnv@sover.net](mailto:edcnv@sover.net)  
[www.edcnv.org](http://www.edcnv.org)*

## **DEPARTMENT OF ECONOMIC DEVELOPMENT**

The Vermont Department of Economic Development works with businesses to support the economic growth and vitality of the State of Vermont through job creation and retention. The Department offers assistance in many areas and has connections in state government and the private sector to provide additional sources of information and support. Areas in which the Department can assist Vermont businesses include: technical assistance and networking for entrepreneurs starting new businesses, international trade assistance, financing, government contracts, marketing, permit assistance, site location and employee training.

***For further information, contact:***

*Department of Economic Development, National Life Building, Drawer 20, Montpelier, Vermont 05620-0501*

*Phone: (802) 828-3080 Fax: (802) 828-3258*

*[www.thinkvermont.com](http://www.thinkvermont.com)*

*[info@thinkvermont.com](mailto:info@thinkvermont.com)*

## **REGIONAL DEVELOPMENT CORPORATIONS (RDC)**

The Department of Economic Development also provides administrative funding to twelve Regional Development Corporations (RDCs) serving every geographic region of the State. These organizations serve as “satellites” for the Department of Economic Development, and provide many of the same services. Their primary function is to coordinate job development activities within their geographic region. They assist in business connections, business expansion and relocation within their regions. Additionally, the RDCs are home to the Small Business Development Center and many SCORE chapters. See the list below for the RDC in your area.

### ***Contact your local RDC:***

Addison County Economic Development Corporation, 1590 US Rte. 7 S., Suite 2, Middlebury, VT 05753

Phone: (802) 388-7953, Fax: (802) 388-0119, [www.addisoncountyedc.org](http://www.addisoncountyedc.org)

Bennington County Industrial Corporation, P.O. Box 357, North Bennington, VT 05257

Phone: (802) 442-8975, Fax: (802) 442-1101, [www.bcic.org](http://www.bcic.org)

Brattleboro Development Credit Corporation, 72 Cotton Mill Hill, Brattleboro, VT 05301

Phone: (802) 257-7731, Fax: (802) 257-0294, [www.brattleborodevelopment.com](http://www.brattleborodevelopment.com)

Central Vermont Economic Development Corporation, P.O. Box 1439, Montpelier, VT 05601

Phone: (802) 223-4654, Fax: (802) 223-4655

[www.central-vt.com/cvedc/](http://www.central-vt.com/cvedc/)

Franklin County Industrial Development Corporation,

163 N. Main Street, PO Box 1099, St. Albans, VT 05478-1099

Phone: (802) 524-2194, Fax: (802) 524-6793, [www.fcidc.com](http://www.fcidc.com)

Greater Burlington Industrial Corporation, P.O. Box 786 (60 Main Street, Suite 101), Burlington, VT 05402

Phone: (802) 862-5726, Fax: (802) 860-1899, [www.vermont.org/gbic](http://www.vermont.org/gbic)

Green Mountain Economic Development Corporation,

P.O. Box 246, White River Junction, VT 05001

Phone: (802) 295-3710, Fax: (802) 295-3779, [www.gmedc.com](http://www.gmedc.com)

Lake Champlain Islands Chamber of Commerce, P.O. Box 213, North Hero, VT 05474

Phone: (802) 372-8400, Fax: (802) 372-5107, [www.champlainislands.com](http://www.champlainislands.com)

Lamoille Economic Development Corporation, P.O. Box 455, Morrisville, VT 05661  
Phone: (802) 888-5640, Fax: (802) 888-7612, [www.lamoilleeconomy.org](http://www.lamoilleeconomy.org)

Northeastern Vermont Development Association, P.O. Box 630, St. Johnsbury, VT 05819  
Phone: (802) 748-5181, Fax: (802) 748-1223, [www.nvda.net](http://www.nvda.net)

Rutland Economic Development Corporation, 112 Quality Lane, Rutland, VT 05701  
Phone: (802) 773-9147, Fax: (802) 773-8009, [www.rutlandbusiness.org](http://www.rutlandbusiness.org)

Springfield Regional Development Corporation, 14 Clinton Street, Springfield, VT 05156  
Phone: (802) 885-3061, Fax: (802) 885-3027, [www.springfielddevelopment.org](http://www.springfielddevelopment.org)

## **DEPARTMENT OF LABOR (EMPLOYMENT AND TRAINING)**

The Department of Labor and Industry administers workers' compensation, minimum wage and hour, and child labor laws. Workers' compensation insurance is required even for businesses with one employee.

For more information, call or write:

5 Green Mountain Drive, Montpelier, VT 05601

Phone: (802) 828-4000, Wage and Hour/Child Labor Laws (802) 828-2157 and Workers Compensation (802) 828-2288; Fax (802) 828-2195, <http://labor.vermont.gov>

## **DEPARTMENT OF EMPLOYMENT AND TRAINING**

The Department of Employment and Training administers Vermont's unemployment compensation program, federal job training programs, and provides a full range of employment services, labor market information, and statistics.

The federally funded Job Training Partnership Act and On the Job Training can reimburse up to one-half of hourly wages to bring an eligible employee up to entry level qualification for a job.

The Unemployment Tax Division of the Department of Employment and Training administers the state unemployment taxes. All employers are required to pay state unemployment tax if a business employs at least one worker for some part of a day in each of 20 different weeks in a calendar year, or pay wages of at least \$1,500 during a calendar quarter. ID numbers are assigned to employers by the Department.

### **For more information, contact:**

*Department of Labor, 5 Green Mountain Drive, P.O. Box 488, Montpelier, VT 05601*

*Phone: (802) 828-4000, Fax: (802) 828-4022; Unemployment Tax Division (802) 828-4253.*

*District Office listed below; or visit the Department's website at:*

*<http://www.det.state.vt.us>;*

## **EMPLOYMENT AND TRAINING DISTRICT OFFICES**

### **Barre**

Barre-Montpelier Road, P.O. Box 308, Barre, VT 05641-0308 Phone (802) 828-3860

[Barre@mail.det.state.vt.us](mailto:Barre@mail.det.state.vt.us)

### **Bennington**

State Office Building, Veterans Memorial Drive, Box 2, Bennington, VT 05201-0529

Phone (802) 442-6376, [Bennington@mail.det.state.vt.us](mailto:Bennington@mail.det.state.vt.us)

### **Brattleboro**

232 Main Street, P.O. Box 920, Brattleboro, VT 05302-0920

Phone (802) 254-4555, [Brattleboro@mail.det.state.vt.us](mailto:Brattleboro@mail.det.state.vt.us)

### **Burlington**

59-63 Pearl Street, P.O. Box 310, Burlington, VT 05402-0310

Phone (802) 658-1120, [Burlington@mail.det.state.vt.us](mailto:Burlington@mail.det.state.vt.us)

### **Middlebury**

86 Exchange Street, Middlebury, VT 05753-1157

Phone (802) 388-4921, [Middlebury@mail.det.state.vt.us](mailto:Middlebury@mail.det.state.vt.us)

### **Morrisville**

Pleasant Street, P.O. Box 429, Morrisville, VT 05661-0429

Phone (802) 888-4545, [Morrisville@mail.det.state.vt.us](mailto:Morrisville@mail.det.state.vt.us)

### **Newport**

Emory E. Hebard State Office Building, Suite 120, 100 Main Street, Newport, VT 05855-4898

Phone (802) 334-6545, [Newport@mail.det.state.vt.us](mailto:Newport@mail.det.state.vt.us)

### **Rutland**

88 Merchants Row - 200 Asa Bloomer State Office Bldg., Rutland, VT 05701-0279

Phone (802) 786-5837, [Rutland@mail.det.state.vt.us](mailto:Rutland@mail.det.state.vt.us)

### **St. Albans**

20 Houghton Street, Room 110, St. Albans, VT 05478-2246

Phone (802) 524-6585, [St.Albans@mail.det.state.vt.us](mailto:St.Albans@mail.det.state.vt.us)

### **St. Johnsbury**

38 Main Street, PO Box 129, St. Johnsbury, VT 05819

Phone (802) 748-3177, [St.Johnsbury@mail.det.state.vt.us](mailto:St.Johnsbury@mail.det.state.vt.us)

### **Springfield**

25 Main Street, Springfield, VT 05156 Phone (802) 885-2167

[Springfield@mail.det.state.vt.us](mailto:Springfield@mail.det.state.vt.us)

White River Junction  
3 Gilman Office Center, P.O. Box 797, White River Junction, VT 05001-0797  
Phone (802) 295-8805, [WRJ@mail.det.state.vt.us](mailto:WRJ@mail.det.state.vt.us)

## **DEPARTMENT OF TAXES**

The Department of Taxes is responsible for personal income tax, corporate tax, withholding tax, state sales tax, and meals and rooms tax. Staff is available to assist you in identifying applicable taxes and tax credits. The Department is also responsible for assigning ID numbers for tax accounts.

***For more information, call or write:***

*Department of Taxes, 109 State Street, Montpelier, VT 05601 Phone (802) 828-2551*

## **DEPARTMENT OF BANKING, INSURANCE AND SECURITIES AND HEALTH CARE ADMINISTRATION**

This Department provides information on exemptions and state and federal laws for businesses interested in raising equity capital through the sale of securities. “A Guide to Registering Small Securities Offerings in Vermont” is published by this Department.

***For more information, call or write:***

Department of Banking, Insurance, and Securities and Health Care Administration,  
Securities Division, 89 Main Street, Drawer 20, Montpelier, VT 05620-3101  
Phone (802) 828-3301, Fax: (802) 828-3306  
[www.bishca.state.vt.us/](http://www.bishca.state.vt.us/)

## **SECRETARY OF STATE**

The Corporate Division of the Secretary of States Office provides the following services: administers the Uniform Commercial Code; registers limited partnerships, business names, trading stamp companies and trademarks; issues certificates of incorporation for domestic corporations; and qualifies foreign corporations.

***For more information, call or write:***

*Secretary of State, Corporation Division, 81 River Street, Montpelier, VT 05609*  
*Phone (802) 828-2386, Fax: (802) 828-2363*  
<http://www.sec.state.vt.us>

## AGENCY OF NATURAL RESOURCES

The Agency of Natural Resources, Department of Environmental Conservation, is responsible for issuing a variety of permits related to land, water, and air.

The Environmental Assistance Office provides permit assistance through Permit Specialists located in the Agency of Natural Resources' (ANR) five regional offices. The Permit Specialist's primary job duty is to serve as the initial state contact for applicants and assist them in identifying all necessary state permits or approvals for any given project. Based upon a technical review of projects and an interpretation of regulations (for about 45 DEC permits and about 66 other state and federal permits), the specialist develops a "project review (PR) sheet" indicating preliminary jurisdiction for all applicable state programs. Through the use of the PR sheet and interaction with DEC and other state programs this jurisdiction is confirmed. The PR sheet also provides a jurisdictional opinion for Act 250.

The Vermont Permit Handbook contains an in-depth compilation of 45 DEC permit programs and more than 50 other Vermont and federal programs providing a summary of the permit, fees, and a contact person in the program. The Handbook also includes a series of small business fact sheets that provide information about permits or other approvals, which will most likely be required prior to operating that business.

For links to the Permit Specialists Locator and the Permit Handbook, please consult <http://www.anr.state.vt.us/dec/ead/pa/index.htm>

***For further information, or a copy of the Handbook contact:***

*Agency of Natural Resources, Department of Environmental Conservation,  
Environmental Assistance Division, 103 South Main Street, Waterbury, Vermont 05671  
Phone: (802) 241-3589 or contact a regional office of the Agency of Natural Resources.*

## VT OCCUPATIONAL HEALTH AND SAFETY (OSHA)

Vermont has adopted the federal OSHA guidelines and administers its own OSHA program to insure safe employee working conditions. In addition, a voluntary inspection service is available at no cost to identify potential workplace hazards.

***For further information, please contact:***

*VOSHA, Department of Labor and Industry, National Life Building, Drawer 20,  
Montpelier, Vermont 05620 Phone: (802) 828-2765 Fax: (802) 828-2195 Toll-free:  
1-800-287-2765; or visit the VOSHA website at  
<http://www.cit.state.vt.us/labind/vosha.htm>*

### Occupational Health

Small businesses can obtain free consultations by phone or on site with regard to workplace noise, chemical hazards, indoor air quality, asbestos, and blood borne pathogens. Chemical hazards can be created by sanitizers or refrigeration agents.

***For further information, please contact:***

*Department of Health, Occupational and Radiological Health Division, P.O. Box 70,  
Burlington, Vermont 05402 Phone: (802) 865-7730 Fax: (802) 865-7745*

## **University of Vermont**

### **Department of Nutritional and Food Sciences**

Food scientists in the Department of Nutrition and Food Sciences are involved in a variety of research areas related to food safety and quality, food microbiology, food biochemistry, and food engineering. The faculty is also involved with nutritional content and value, and toxicology.

*For further information, contact: **Department of Nutritional and Food Sciences,  
University of Vermont, Terrill Hall, Burlington, Vermont 05405 Phone: (802)  
656-3374; [nutrition.uvm.edu/nfs/index.cfm](http://nutrition.uvm.edu/nfs/index.cfm)***

### **Dairy Foods Research**

The Northeast Dairy Foods Research Center (NEDFRC) is a cooperative research and extension effort between Cornell University and the University of Vermont. The purpose of the NEDFRC is to conduct dairy product research that will solve technical problems and enable the dairy industry to develop new dairy products that will satisfy changing consumer needs. Research focus areas include the development and improvement of new technologies and processes, and the quality and safety of dairy foods.

*For further information, contact: **Northeast Dairy Foods Research Center, 206 Terrill  
Building, University of Vermont, Burlington, VT 05405 The Coordinator provides  
telephone assistance for inquiries. Phone (802) 656-0132 Fax (802) 656-8196***

### **Center for Food Science**

Center for Food Science  
Carrigan Building  
University of Vermont  
Burlington, VT 05405

Mission: To stimulate economic development through providing technical assistance and scientific expertise to food entrepreneurs and existing food companies.

**For further information contact:** Dept. of Nutrition and Food Sciences Phone: (802) 656-0132

### **University of Vermont Extension**

The University of Vermont Extension System is an educational outreach arm of the University of Vermont providing information, referrals and services within Vermont and collaboratively with other New England states. The extension system includes the broad categories agriculture, community resources and economic development, family

development, home gardening, natural resources, nutrition, food safety and health, and youth development and education programs.

By phone, mail, computer or in-person programming and training, the food safety specialists provide basic food safety information, introduction to Hazard Analysis and Critical Control Points (HACCP), food business start-up assistance, help with preparation for a health inspection, direction and referrals. Educational opportunities include in-service or update training, and educational information and programming with individuals, groups, or companies.

The New England Food Safety Group is a collaborative effort of food safety specialists and educators in New England making various educational programs available to the public, including small businesses, consumers and food managers and handlers. These include, but are not limited to, HACCP training, a HACCP self-study course, and the Food Safety and Preservation Hotline for consumers.

For more information contact Nutrition and Food Safety Specialist; Phone: 1-800-545-8920. *For a complete listing of extension topics and contacts, visit the extension web site at [www.uvm.edu/~uvmext/](http://www.uvm.edu/~uvmext/); Communication and Technology Resources, Morrill Hall, University of Vermont, Burlington, VT 05405; Phone (802)656-0476*

### **Proctor Maple Research Center**

The Proctor Maple Research Center mission is to help sugar makers in any way possible. Technical information and assistance is available on maple production and processing, sap and syrup chemistry and composition, and business consultation including containers, tubing, and sugarbush layout.

*For more information, contact: Proctor Maple Research Center, P.O. Box 233, Underhill Center, Vermont 05490 Phone: 899-4923, <http://www.uvm.edu/~pmrc/>*

## **ASSOCIATIONS & BUSINESS ORGANIZATIONS**

### **VERMONT SPECIALTY FOOD ASSOCIATION**

The Vermont Specialty Food Association is the oldest and most active association of its kind in the country. With almost 200 members, the Association is made up of small family-owned to large international Vermont food businesses who all share the same philosophy of providing the consumer with some of the finest specialty foods available today. The goal of the VSFA is to develop and improve the specialty food industry in Vermont and throughout the world.

The VSFA is closely aligned with Vermont state government through the Vermont Department of Agriculture which provides organizational support and marketing assistance.

The VSFA provides a network of food producers with a vision of promoting specialty foods. The Association links its members to trade shows, seminars, legislation, and industry events. Numerous member benefits include discounted membership fees to



other associations, cooperative advertising rates, discounted shipping rates, and educational mentoring meetings.

***For more information, contact:***

*Vermont Specialty Food Association, 135 North Main St., Suite 5, Rutland, VT 05701  
Phone: (802) 773-5460; Fax (802) 773-2242; [www.vermontspecialtyfoods.org/](http://www.vermontspecialtyfoods.org/)*

## **VERMONT GROCERS' ASSOCIATION, INC.**

The Vermont Grocers' Association consists of retail food stores and supplier producers and distributors who service the Vermont food industry. Membership benefits include money saving group programs, business, health and dental group insurance plans, legislation representation, education and training, and an annual convention.

***For more information, contact:***

Vermont Grocers' Association, 135 North Main Street, Rutland, VT 05701; Phone (802) 775-5460; (800) VGA-8530; Fax (802) 773-2242; <http://www.vtgrocers.org>

## **VERMONT CHAMBER OF COMMERCE**

The Vermont Chamber of Commerce is a private, non-profit, business organization with approximately 1,500 members representing all sectors of the state's economy. The Chamber works to increase the effectiveness of government and to improve the relationship between government and the business community. Their mission is to create an economic climate conducive to business growth and preservation of the Vermont quality of life.

***For more information, contact:***

*Vermont Chamber of Commerce, P.O. Box 37, Montpelier, Vermont 05601 Phone: (802) 223-3443 Fax: (802) 223-4257; [www.vtchamber.com/](http://www.vtchamber.com/)*

## **Northeast Organic Farming Association of Vermont (NOFA-VT)**

The Northeast Organic Farming Association (NOFA) is a non-profit association of diversified farmers, consumers, and gardeners who share a vision of local, organic agriculture and who work to strengthen agriculture in Vermont. Vermont Organic Farmers (VOF) is the certification committee of NOFA-VT. VOF certifies livestock, vegetables, fruit, maple syrup and dairy products. Organically grown means that the product has been grown in partnership with nature, without the use of synthetic pesticides and fertilizers. Organically processed means that the food has been minimally processed to protect the natural integrity, nutrition and flavor of the food. Organic processors do not use synthetic fumigants, preservatives, or irradiation.

A membership in NOFA-VT allows reduced rates at NOFA's annual conferences, seasonal workshops, farming supplies and discounts on books and publications, as well as a subscription to The Natural Farmer and NOFA Notes.

***For more information, contact:***

*NOFA-VT, P.O. Box 697, Richmond, Vermont 05477*

*Phone: (802) 434-4122; Fax: (802) 434-4154; [www.nofavt.org](http://www.nofavt.org)*

## **Vermont Lodging and Restaurant Association**

The Vermont Lodging and Restaurant Association (VLRA) assists its members in the operation of their businesses and increases the public awareness of the hospitality industry as a vital part of Vermont's quality of life. The VLRA provides its members with a comprehensive package of benefits and services, including discount rates on insurance, telephone, credit card processing, and supplies. Seminars, newsletters, and training materials are also available. The VLRA hosts the annual Vermont Lodging & Restaurant Showcase, the state's only display of products and services dedicated to the hospitality industry.

There are various memberships available in the Vermont Lodging and Restaurant Association, all of which provide full benefits and privileges of the VLRA. The Allied Membership includes any company that provides a product or service to the lodging and restaurant industry.

***For more information, contact:***

*VT Lodging and Restaurant Association, 13 Kilburn St., Burlington, VT 05401;*

*Phone: (802) 660-9001 Fax: (802) 660-8987; [www.vlra.com/](http://www.vlra.com/)*

## **TECHNICAL ASSISTANCE**

### **The Women's Agricultural Network**

The Women's Agricultural Network (WAgN) is a collaborative effort of the [University of Vermont Extension System](#), [UVM's Center for Sustainable Agriculture](#), and the [United States Department of Agriculture](#). WAgN assists individuals interested in starting or expanding a farm or ag-related business by providing education, technical assistance, and networking opportunities for each step along the business development continuum.

***For more information, please call or write:***

The Women's Agricultural Network, 617 Comstock Road, Suite 5, Berlin,  
VT 05602  
Phone: (802) 223-2389 Fax: (802) 223-6500

*Women's Small Business Program, 346 Shelburne Road, Burlington, VT 05401  
Phone: (802) 846-7062; Fax: (802) 846-7237*

## **Small Business Development Center (SBDC)**

The Vermont Small Business Development Center (SBDC) is a non-profit partnership of government, education, and business organized to help small business succeed. The Vermont SBDC's commitments are twofold: improving the economic climate in Vermont through the promotion and development of small business, and providing an effective and efficient management assistance delivery system to meet the needs of Vermont's small business persons.

Housed in the Regional Development Corporation offices, the SBDC provides free technical assistance to starting and growing small businesses. Operated through the Vermont State College System, SBDC links businesses with higher education, state and federal programs, as well as other businesses.

The Small Business Development Centers offer in-depth counseling assistance at no cost on topics including start-ups, acquisition, marketing, expansion, capital formation, and finances. Counseling is strictly confidential and is available through appointments with full-time business specialists located throughout the state. The SBDC also offers low cost seminars on a variety of topics, including: pre-business, business basics, finance, marketing, computers, and exporting.

### ***For more information, contact:***

*Vermont Small Business Development Center, P.O. Box 188, Randolph Center, Vermont  
05061 Phone: (802) 728-9101 Fax: (802) 728-3026 Toll-free in Vermont: 1-800  
464-SBDC, <http://www.vtsbdc.org>*

### **Area SBDC's and Intake Centers:**

#### **Northeastern Vermont**

Northeastern Vermont Development Corp. PO Box 630, St. Johnsbury 05819  
Phone: (802) 748-1014 Fax: (802) 748-1223  
Newport: (802) 334-5861

#### **Northwestern Vermont**

Greater Burlington Industrial Corp., PO Box 786, 60 Main St. Burlington, VT 05402  
Phone (802) 658-9228 x13, Fax: (802) 860-1899

Franklin County Industrial Development Corp., PO Box 1099, St. Albans, VT 05478  
Phone (802) 524-2194

Lake Champlain Island Chamber of Commerce, PO Box 213, North Hero, VT 05474  
Phone (802) 372-8400 x12

### **Southeastern Vermont**

Springfield Regional Development Corp., 14 Clifton Sq., Suite 7, Springfield, VT 05156  
Phone (802) 257-7731

Brattleboro Development Credit Corp., 76 Cotton Hill Mill, C-1, Brattleboro, VT 05301  
Phone (802) 257-7731

### **Upper Valley**

Green Mountain Economic Development Corp.  
Phone (802) 295-3710 Fax: (802) 295-3779

### **Central Vermont**

Central Vermont Economic Development Corp. Phone (802) 223-4654  
Lamoille Economic Development Corp. Phone: (802) 888-5640

### **Southwestern Vermont**

Rutland Industrial Development Corp. Phone: (802) 773-9147  
Addison County Economic Development Corp. (802) 388-7953  
Bennington County Industrial Corporation (802) 442-8975

## **Vermont Manufacturing Extension Center (VMEC)**

The Vermont Manufacturing Extension Center is a not-for-profit center whose mission is to improve manufacturing in Vermont. This is done through one-on-one assistance and training to help manufacturers increase their productivity, modernize processes, introduce new technologies, reduce costs and improve their competitiveness.

VMEC offers both direct assistance and access to a wide variety of assistance resources. VMEC is a public-private partnership and an affiliate of the nationwide Manufacturing Extension Partnership (MEP) through the National Institute of Standards and Technology (NIST). VMEC's headquarters is located on the campus of Vermont Technical College in Randolph Center. Four additional Field Offices are co-located in Regional Development Corporation offices in Burlington, Rutland, Springfield, and at the Center for Food Science at the University of Vermont.

VMEC's Board is responsible for policy setting and direction and is principally comprised of owners and CEO's of Vermont manufacturing companies, plus other leaders with strong ties to manufacturing from government, private sector interests and academia.

### ***For more information, contact:***

*VMEC, Vermont Technical College, P.O. Box 500, Randolph Center, Vermont  
05061-0500 Phone: (802) 728-1432 Fax (802) 728-1456 Toll-free in Vermont: 1-800  
MEP-4MFG email: vmec@night.vtc.vsc.edu or visit the VMEC website at  
<http://www.vmec.org>*

## **Micro Business Development Program (MBDP)**

The Micro Business Development Program (MBDP) creates new jobs for Vermonters through business start-up and expansion. MBDP offers, training and individual technical assistance for people planning to start or expand a small business. The program works with people who have low to moderate incomes (eligibility is 70% of statewide median income). MBDP business development specialists work at each of the five regional Community Action Agencies, and in partnership with the Vermont Job Start Program.

*For more information, visit [www.vtmicrobusiness.org/](http://www.vtmicrobusiness.org/) or contact your local agency:*

BROC—Community Action in Southwest Vermont  
60 Center Street, Rutland, Vermont 05701  
Toll-free phone: 1-800-717-2762  
(Rutland, Bennington)

Central Vermont Community Action Council, Inc.  
(CVCAC)  
195 US RT 302, Berlin/Barre, Vermont, 05641  
1-800-639-1053  
(Orange, Washington, Lamoille)

Champlain Valley Office of Economic Opportunity, Inc. (CVOEO)  
431 Pine St., Burlington, Vermont 05401  
Toll-free phone: 1-800-287-7971  
(Addison, Chittenden, Grand Isle, Franklin)

Northeast Kingdom Community Action Council, Inc. (NEKCA)  
108 Cherry St., St. Johnsbury, Vermont 05819  
Toll-free phone: 1-800-639-4065  
(Caledonia, Orleans, Essex)

Southeastern Vermont Community Action Council, Inc. (SEVCA)  
91 Buck Drive, Westminster, Vermont 05158  
Toll-free phone: 1-800-464-9951  
(Windsor, Windham)

**\*\* All TDD Users 1-800-639-1053 \*\***

## **Vermont Women's Business Center (VWBC)**

The Vermont Women's Business Center, established in 2002, provides statewide business development counseling, training, networking, and e-commerce assistance for all women starting and managing businesses. A program of the U.S. Small Business Administration and Central Vermont Community Action Council, the VWBC works in

partnership with the Vermont Community Action Agencies to provide local business counseling and networking events in all regions of the state.

**For more information contact:**

VWBC at 660 Elm St., Montpelier, VT 05602

*Toll-free phone: 1-800-266-4062*

*Email: [lmase@cvcac.org](mailto:lmase@cvcac.org)*

## **Service Corps of Retired Executives (SCORE)**

SCORE-Counselor's to America's Small Business-is a volunteer association of business management counselors affiliated with the U.S. Small Business Administration. SCORE has experts in virtually every area of business and maintains a national skills roster to help

identify the best counselor for a client. SCORE volunteers are generally retired business managers or owners.

Any small business can obtain help from SCORE. Through in depth counseling and training, SCORE can help with any and all business ideas and challenges facing new or experienced business owners. An idea is all that is required to obtain SCORE assistance. All SCORE counseling is free of charge and confidential; training workshops and seminars may require a nominal fee.

*For more information, locate the SCORE office nearest you by calling (800) 634 0245 or contact your nearest SBA office, or call the SBA Answer Desk at (800) 8 ASK SBA, or visit [www.score.org](http://www.score.org)*

### **Vermont Score Chapters:**

Burlington:

Champlain Valley SCORE Chapter #284, Phone: (802) 951 6762 or (802)864-3499; Fax: (802) 951 6764; [www.score284.org](http://www.score284.org); email: score284@juno.com

Montpelier (Central Vermont):

Montpelier SCORE Chapter #275, c/o US Small Business Administration, Fed. Building, 87 State Street, Room 203, P.O. Box 605, Montpelier, Vermont 06501  
Phone: (802) 828 4422, ext 217, Fax: (802) 828 4485  
Email: score275@aol.com

Northeast Kingdom:

Northeast Kingdom SCORE Branch (of Montpelier Chapter, C/o NCIC  
347 Portland St., P.O. Box 904, St. Johnsbury, Vermont 05819  
Phone: (802) 748 5101; Fax: (802) 748 1884; or (802)828-4422, Ext 217

## **Northeast Employment and Training Organization (NETO)**

The Northeast Employment and Training Organization (NETO) manages the Entrepreneurial Training Program (ETP) which provides statewide small business management courses to enterprises of all sizes, including individuals interested in self-employment and microbusinesses. Services are available on a fee basis, as well as free to income eligible persons (under the Job Training Partnership Act-JTPA funding).

***For more information, contact the nearest NETO office:***

*P.O. Box 186, 145 Railroad Street, St. Johnsbury, Vermont 05819 Phone (802) 748-8935; or P.O. Box 584, 987 Main Street, Newport, Vermont 05855 Phone (802) 334-7378*

## **Vermont Training Program**

The Vermont Training Program provides industrial expansion and encourages the creation of jobs in manufacturing by providing training for new and existing businesses. Individually designed programs may include on-the-job, classroom, skill upgrade, or other specialized training which are mutually agreed upon between the State and the employer.

**The Vermont Training Program exists to:**

- ¥ help companies with new labor force or startup/expansion;
- ¥ attract new companies to the state;
- ¥ assist existing companies to remain competitive in production, technology, and product lines, thereby retaining and creating jobs;
- ¥ help currently employed Vermonters raise their skill level and obtain better jobs within their company;
- ¥ improve the skills of a regional labor pool in anticipation of the needs for existing or incoming industries.

Companies requesting assistance are required to guarantee that the training requested will supplement, rather than replace, the company's ongoing, normal training efforts, and agree to pay wages equal to at least twice minimum wage at completion of training, and submit a training plan.

The Vermont Training Program will provide up to 50% of the overall training costs to eligible companies. A competitive process is used to determine which programs are funded.

***For further information, contact:***

***Vermont Training Program, Department of Economic Development, National Life Building, Drawer 20, Montpelier, Vermont 05620-0501 Phone: (802) 828-5235 Fax: (802) 828-3258, [www.thinkvermont.com](http://www.thinkvermont.com)***

## **Vermont World Trade Office (VWTO)**

The Vermont World Trade Office is a non-profit corporation dedicated to helping Vermont businesses find new export markets for their products and services. The VWTO also works with international companies that are considering an investment in Vermont. The VWTO helps Vermont businesses by providing technical assistance and information concerning trade markets, offering training and educational programs about the many aspects of international trade, and by connecting business people with professionals that can guide them through the process.

The Vermont Department of Agriculture also operates as a satellite for food exports.

***For membership or further information, contact:***

*The Vermont World Trade Office, 60 Main Street, Suite 102, Burlington, Vermont 05401*

*Phone (802) 865-0493 Toll-free 1-877-VTXPORT or visit the VTWO website at*

*<http://www.vermontworldtrade.org>*

## **FINANCING**

### **Regional and Local Revolving Loan Funds**

Many local and regional revolving loan funds exist throughout Vermont. These funds have been capitalized from a variety of sources, many with federal monies. The administration of these funds is generally a non-profit development corporation for the regional funds, while the local funds most often are overseen by the governing body with the help of a loan committee. The loan funds may be used in conjunction with other sources to leverage additional monies or independently finance the project.

### **Regional Revolving Loan Funds**

Addison County Economic Development Corporation;

(802) 388-7953

Service Area: Addison County

Bradford Area Consortium; (802) 748-7967

Service Area: Bradford, Bridgewater, Chelsea, Randolph, and Royalton

Central Vermont Revolving Loan Fund: (802)-479-1053

Service Area: Washington and Orange Counties and towns of Williamstown, Orange, and Washington

Connecticut River Development Bank; (802) 674-9202

Service Area: Andover, Athens, Cavendish, Chester, Grafton, Londonderry, Ludlow, Reading, Rockingham, Springfield, Weathersfield, Westminster, West Windsor, Windham, and Windsor

Connecticut River Revolving Loan Fund; (802) 295-3710



Service Area: Windham and Windsor Counties, and most of Orange County

Economic Development Council of Northern Vermont;  
(802) 524-4546

Service Area: Caledonia, Essex, Franklin, Grand Isle, Lamoille, and Orleans Counties

EDC Fund, Incorporated, at Southern Vermont Development Council; (802) 773-4333

Service Area: Bennington and Rutland Counties

Franklin County Industrial Development Corporation;  
(802) 524-2194

Service Area: Franklin County

Lamoille County Industrial Development Corporation;  
(802) 888-5640

Service Area: Lamoille County

Newport Area Consortium; (802) 748-5181

Service Area: Barton, Derby, Hardwick, Lyndon, Newport,  
St. Johnsbury, Troy

Northeastern Vermont Development Association; (802) 748-5181

Service Area: Caledonia, Essex and Orleans Counties

Northern Community Investment Corporation; (802) 748-5101

Service Area: Caledonia, Essex and Orleans Counties

Rockingham Area Community Land Trust; (802) 885-3220

Service Area: Weathersfield, Cavendish, Ludlow, Town of Windsor

Rutland Economic Development Corporation; (802) 773-9147

Service Area: Rutland County

St. Johnsbury-Lyndon; (802) 748-1265

Service Area: St. Johnsbury and Lyndon

Local Revolving Loan Funds

Bakersfield; (802) 827-4495

Barnet; (802) 633-2256

Barre; (802) 479-9331

Barton; (802) 525-6222

Bellows Falls Village; (802) 463-3964

Bennington; (802) 442-1037

Bethel; (802) 234-9340

Bradford; (802) 222-4727

Brattleboro; (802) 254-4541

Bridgewater; (802) 672-3334

Brighton; (802) 723-4753  
Bristol; (802) 453-2486  
Burlington; (802) 865-7144  
Cabot; (802) 563-2965  
Cavendish; (802) 226-7292  
Chelsea; (802) 295-3710  
Chester; (802) 875-2173  
Colchester; (802) 655-1418  
Enosburg Falls; (802) 933-2547 or 933-4506  
Essex; (802) 878-1341  
Groton; (802) 584-3153  
Hardwick; (802) 472- 6120  
Hartford; (802) 295-9353  
Highgate; (802) 868-4316  
Hyde Park; (802) 888-4344  
Marshfield; (802) 426-3305  
Montpelier; (802) 223-9506  
Morristown; (802) 888-5640  
Northfield; (802) 485-3932  
Newport; (802) 334-6992  
Randolph; (802) 728-4305  
Richford; (802) 848-7711  
Rockingham; (802) 463-3964  
Royalton; (802) 763-7207  
Rutland; (802) 775-2910  
Sheffield; (802) 626-8862  
Springfield; (802) 885-2104  
St. Albans; (802) 524-1503  
St. Johnsbury; (802) 748-1265  
Townshend; (802) 365-7300  
Tunbridge; (802) 889-5521  
Wardsboro; (802) 896-6055  
Washington; (802) 479-1053  
Waterbury; (802) 244-7033  
Westminster; (802) 722-4255  
White River Junction; (See Hartford)  
Windsor; (802) 674-6788  
Winooski; (802) 674-6426  
Wolcott; (see Hyde Park)

## **Vermont Economic Development Authority**

The Vermont Economic Development Authority (VEDA) was created by statute in 1974 to promote economic prosperity and increase employment through the operation of a variety of financial programs and affiliates, some of which are described below. VEDA

provides low-interest business loans, mortgage insurance, revenue bonds, farm loans and a loss reserve fund program to encourage small business loans by participating banks.

### ***Subchapter 5***

This program is designed to finance the establishment or expansion of “eligible facilities” through the acquisition, construction and installation of fixed assets (land, building, machinery and equipment).

“Eligible facilities” are defined as those being suitable for: quarrying; mining; manufacturing; processing (including the further processing of agricultural products); assembling or warehousing; conducting research and development; use as the national or regional headquarters of a multistate business; travel and tourism related projects and related recreational activities; collecting or processing of waste material or controlling pollution; converting post consumer materials into industrial feed stocks, or manufacturing products from these feed stocks; the business of information technology or the collection or managing of data; a captive or commercial insurance underwriter, a mortgage, commercial, or consumer credit provider; or use as a small business incubator facility.

Direct loans may provide no more than 40% of the cost of a project. The level of VEDA participation in any project may be influenced by VEDA’s available funds and other considerations, including the number and quality of employment opportunities being created or preserved. Typically, the borrower will be required to provide 10% of the project costs, with the balance being loaned by an independent lending institution. Subject to the 40% limitation, VEDA’s participation may not exceed \$1,300,000, of which no more than \$800,000 may be for land and buildings and \$500,000 for machinery and equipment.

### **Vermont 504 Corporation**

The U.S. Small Business Administration’s (SBA) 504 Financing Program is a program in which loan applications are made to a Certified Development Corporations (CDC). The Vermont 504 Corporation is the statewide CDC for Vermont. The Vermont 504 Corporation, with SBA’s approval, makes loans to qualified borrowers. SBA-guaranteed debentures are sold in the public market and the proceeds of the debentures are then loaned to borrowers.

To be an eligible borrower, the business’ net worth cannot exceed \$7 million, and average net profit after taxes cannot exceed \$2.5 million for the previous two years. Also, the business must be a for-profit corporation, partnership or proprietorship.

Proceeds may be used for the acquisition of land, buildings, improvements, machinery and equipment. Proceeds may also be used for paying professional fees directly attributable to the project and to pay interest on interim financing.

## **Vermont Small Business Development Corporation**

Vermont Small Business Development Corporation is a non-profit corporation which assists growing Vermont small businesses who are unable to access adequate sources of conventional financing. The Program may make loans up to \$150,000 and as a general rule loans are made for a maximum of 50% of project costs. Borrowers are required to provide at least 10% of the project cost in the form of equity capital. Loans can be used to finance the acquisition of fixed assets or for working capital.

## **Vermont Job Start**

Vermont Job Start is a micro enterprise loan program that helps fund self-employment opportunities for low and moderate income Vermonters. Applicants for a Job Start loan must meet eligibility criteria such as residency status, personal asset level, income guidelines and be unable to receive funding from a conventional source of credit. Funds may be used to start, strengthen or expand a small business. Interest rate is fixed at closing for the term of the loan. Applicants should work through a Technical Assistance provider who helps in the preparation of a detailed business plan and provides general business advice and support. The loan maximum is \$20,000.

## **Financial Access Program**

The Financial Access Program (FAP) is a program which, utilizing a “pooled reserve” concept, is designed to enhance opportunities for small businesses to access commercial credit.

A bank may participate in this program by signing a “Master Agreement” with VEDA. A Reserve Fund, established with premiums paid by the program borrowers and matched by VEDA, is set up for each bank to insure loans enrolled in the program. This Reserve Fund is dedicated to that bank’s enrolled loans and is available to cover losses incurred by the lender on any of its enrolled loans. The Fund acts as additional security for the bank’s loans, thus giving lenders an incentive to make loans with a higher risk profile.

Loans must be in an amount less than \$200,000 each and made to businesses with sales less than \$5 million. The bank may charge the borrower a premium between 1.5% and 7.0% of the loan amount.

## **Vermont Agricultural Credit Corporation**

The Vermont Agricultural Credit Corporation (VACC) is intended to provide an alternative source of sound and constructive credit to farmers and agricultural facility operators who are not having their credit needs fully met by conventional agricultural

credit sources at reasonable rates and terms. Program goals are to encourage diversification, cooperative farming, innovative farming techniques; increase energy efficiency and reduce energy consumption in agricultural facilities; encourage innovative and diversified processing, marketing and distribution of Vermont agricultural products; assist beginning farmers to start new farms and new agricultural facilities to commence or strengthen their operations; assist or financially strengthen existing farms; and, refinance loans incurred by eligible borrowers for any of the above purposes. The maximum loan size is \$500,000 per borrower with a maximum loan term of 20 years.

For more information, please visit VEDA's website at [www.veda.org](http://www.veda.org), or call (802) 828-0626.

## **U.S. Small Business Administration (SBA)**

The Small Business Administration is a Federal Agency offering a variety of programs to help small business start, run and grow. Management assistance is available through our resource partners- the Small Business Development Center, the Women's Small Business Center and the Service Corp of Retired Executives. These organizations are described in more detail elsewhere.

The SBA's loan guaranty programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from traditional sources. To be considered for an SBA loan, you submit your loan application to a lender for review. If the lender approves the loan subject to an SBA guaranty, the application and credit analysis are forwarded by the lender to SBA. If SBA approves the loan, the lending institution closes the loan and disbursed the funds. SBA guaranties permit banks, credit unions and other lenders to lend money to small businesses where they otherwise might not be able lend to.

The 7(a) Loan Guaranty Program is the SBA's primary loan program. You can use 7(a) loans to expand or renovate facilities, purchase machinery, equipment, fixtures and leasehold improvements, finance receivables and augment working capital, refinance existing debt with compelling reasons, finance seasonal lines of credit, finance exports, construct commercial buildings and/or purchase land and buildings to be occupied by the business. Interest rates can be variable and terms are negotiated between the lender and the borrower.

The SBA 504 loan program was designed as an economic development program that supports American small business growth and helps communities through business expansion and job creation. The 504 loan program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Working capital and debt refinancing are not eligible under this program. Interest rates are fixed and repayment will be either on a 10 or 20 year amortization.

***For more information about SBA programs and services contact:***

*Small Business Administration, 87 State Street, P.O. Box 605, Montpelier, Vermont 05609; Phone: 802-282-4422;*

*To request a Small Business Resource Guide, visit the web site. [www.sba.gov/vt](http://www.sba.gov/vt) or call 802-828-4422.*

## **Northern Vermont Lending Partners and the Microbusiness Loan Program**

Northern Vermont Lending Partners and The MicroBusiness Loan Program are two micro business loan programs managed by The Economic Development Council of Northern Vermont.

The goals of the programs are as follows: to assist entrepreneurs and business owners operate successful entrepreneurs and business owners to operate successful business concerns; to make limited funding more readily available to small business; to increase the number and quality of job opportunities; to reduce the incidence of seasonal employment; and to upgrade labor-force skills to meet the demands of technological changes.

Eligible businesses must be located within the counties of Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orleans or Washington. There are employment and gross receipts criteria.

Loans from \$500 to \$35,000 or less may be used for machinery, equipment and working capital (inventory, supplies, accounts receivable, advertising, marketing, and product development). Funding is not available for purchase of real estate, leasehold improvements, and/or existing debt.

Technical assistance is an integral part of this program. Assistance is available in the following areas: business planning, financial analysis, marketing, management, product development, advertising, distribution, and operational planning.

***For further information on any of the Economic Development Council's financing options, contact:*** *The Economic Development Council of Northern Vermont, 2 North Main St. Suite 301, St. Albans, Vermont 05478 Phone: (802) 524-4546 Fax: (802) 527-1081; <http://www.edcnv.org>*

## **The Fund**

The Fund is a loan program managed by the Economic Development Council of Northern Vermont providing credit financing for ventures that contribute to economic and community development in the six counties of Caledonia, Essex, Franklin, Grand Isle, Lamoille, and Orleans.

The loan package must offer potential for economic growth in areas such as: creating new employment, retaining existing manufacturing jobs, promoting economic diversification, revitalizing downtown commercial areas, filling underutilized industrial spaces, or opening non-traditional entrepreneurial opportunities. The Fund participates in fixed asset and working capital loans with traditional and quasi-public lenders.

The Fund considers loans from \$5,000 to \$100,000 as a secondary lender, a lender of last resort.

Financing assistance is available for purchase of new or used machinery/equipment, acquisition of real estate, renovation of real estate, limited working capital for inventory or raw material build-up, or loan guarantees to encourage and reduce a primary lender's risk.

The loan interest rates are determined on a case-by-case basis by The Fund Board of Directors and terms are based on the life of the financed asset. The Fund requires a business plan and financial projections clearly describing the business and the proposed use of the new funds. A business plan outline and planning assistance can be provided to prospective applicants at no charge.

**For further information on any of the Economic Development Council's financing options, contact:**

*The Economic Development Council of Northern Vermont, 2 North Main Street, Suite 301, St. Albans, Vermont 05478, Phone: (802) 524-4546 Fax: (802) 527-1081; [www.edcnv.org](http://www.edcnv.org)*

## **USDA, Rural Development**

A federal agency within the U.S. Department of Agriculture, RD provides loan, loan guarantee and grant programs for community and economic development.

Its *Business Programs* include the B&I loan guarantee program which is similar to the SBA guarantee program but with higher lending limits (up to \$10 million) or for larger businesses that may not meet SBA *small* business standards.

Grants and loan guarantees are available for *small* businesses and farmers interested in making energy efficiency improvements or installing renewable energy systems such as wind, solar, biomass or geothermal.

Value-added Producer Grants are available to agricultural producers, coops and agricultural producer groups that are planning to develop a new value-added product or expand the market of an existing value-added product. Applicants must provide a 1:1 match. Grant funded projects must be for planning or working capital purposes (no buildings or equipment).

RD also supports many state and regional economic development organizations with capital for revolving loan funds and technical assistance grants for helping small businesses with marketing, training, feasibility studies, etc.

***For more information, contact:***

*USDA, Rural Development, 89 Main Street, City Center, Montpelier, Vermont 05602*

*Phone: (802) 828-6031 Fax: (802) 828-6093 or visit their website at*

*<http://www.rurdev.usda.gov/>*

## **FEDERAL AGENCIES**

### **The Food and Drug Administration (FDA)**

#### **United States Department of Health and Human Services**

The Food and Drug Administration is one of several federal government agencies which monitor the food supply for safety. It is responsible for development of standards on composition, quality, nutrition, and safety of food, as well as compliance with government regulations. The FDA's jurisdiction covers all foods with the exception of meats and poultry, dairy, and eggs. However, these food items after processing may fall back within FDA jurisdiction, e.g. pickled eggs. The FDA maintains separate and highly specific regulations for infant formula.

The FDA regulations which food processors need to be aware of are: The Food, Drug and Cosmetic Act, the Nutritional Labeling Act, and Title 21 of the Code of Federal Regulations, specifically parts 100-169 covering Good Manufacturing Practices and labeling, and parts 170-199 covering additives of all kinds.

Three areas of FDA concern are:

#### **Acidified and Low Acid Foods**

Acidified and low acid processed foods which are not refrigerated or frozen require an FDA process approval. The process approvals are available from FDA process authorities at the Center for Food Safety and Applied Nutrition (see following).

#### **Interstate Distribution and Commerce and Importation**

Any FDA regulated food item which is distributed across state lines, or which is processed with ingredients which have been imported or obtained from outside the state, is subject to FDA regulation.

#### **Hazard Analysis and Critical Control Points (HACCP) Regulations - Seafood and Fish**



The FDA has developed regulations and deadlines governing HACCP for seafood and fish, including smoked fish.

***For Further Information and Assistance:***

***Questions about and obtaining the forms for Low-Acid Canned Foods/Acidified Low-Acid Canned Foods; firm registration and filing scheduled process, contact:***

Center for Food Safety and Applied Nutrition  
5100 Paint Branch Parkway  
College Park, MD 20740  
Phone: (301) 436-2600  
<http://vm.cfsan.fda.gov/list.html>

***For questions on business start-ups and regulations, contact:***

Food and Drug Administration  
Northeast Regional Office  
Small Business Representative  
158-15 Liberty Avenue  
Jamaica, NY 11433  
Phone: (718) 662-5618; Fax: (718) 662-5434

***For questions on seafood HACCP and smoked fish regulations, contact:***

Food and Drug Administration  
New England District  
Seafood Specialist  
81 Leighton Road, Suite 14  
Augusta, ME 04330  
Phone: (207) 622-8268

Food and Drug Administration  
Northeast Regional Office  
One Montvale Avenue 4th Floor  
Stoneham, MA 02180  
Phone: (781) 596-7717; Fax: (781) 596-7896

***To obtain copies of FDA regulations and publications, contact:***

Government Printing Office  
Boston Bookstore  
10 Causeway Street, Room 169  
Boston, MA 02222  
Phone: (617) 720-4180

The Government Printing Office (GPO) processes all sales and distribution of the Code of Federal Regulations (CFR). For payment by credit card, call (202) 512-1800,

Monday-Friday, 8:00 am to 4:00 pm EST or fax the order to (202) 512-2233, 24 hours a day.

***For payment by check, write to:***

Government Printing Office  
Superintendent of Documents  
ATTN: New Orders  
P.O. Box 371954  
Pittsburgh, PA 15250-7954

GPO Customer Service: (202) 512-1803

***For general information, questions, press reports, speeches, or seminars, contact:***

Food and Drug Administration  
New England District  
Public Affairs Specialist  
One Montvale Avenue 4th Floor  
Stoneham, MA 02180  
(617) 279-1675

Food and Drug Administration  
New England District  
Public Affairs Specialist  
44 Front Street Suite 380  
Worcester, MA 01608  
(508) 793-0421

***For questions about the Federal Food, Drug and Cosmetic Act, Code of Federal Regulations (Title 21), how the FDA interacts with other Federal Agencies, labeling, additives, or other questions about regulatory requirements, contact:***

Food and Drug Administration  
New England District  
Compliance Branch  
One Montvale Avenue 4th Floor  
Stoneham, MA 02180  
(617) 279-1675

***For information on retail food protection, food code, or specialized food questions, contact:***

Food and Drug Administration  
Northeast Regional Office  
One Montvale Avenue 4th Floor  
Stoneham, MA 02180  
(617) 279-1675

Within Vermont:

Food and Drug Administration  
P.O. Box 802  
Essex Junction, Vermont 05455  
(802) 951-6240

## **United States Department of Agriculture (USDA)**

The USDA includes the agencies of Food Safety and Inspection Service and Agricultural Marketing Service.

*For more information, contact:*

***United States Department of Agriculture, 1400 Independence Avenue, S.W.,  
Washington, D.C. 20250; Information and Assistance Phone: (202) 720-2791 or visit  
the USDA Website at <http://www.usda.gov>***

## **The Food Safety and Inspection Service (FSIS)**

The Food Safety and Inspection Service (FSIS) is the public health agency in the U.S. Department of Agriculture responsible for ensuring that the nation's commercial supply of meat, poultry, and egg products is safe, wholesome, and correctly labeled and packaged, as required by the Federal Meat Inspection Act, the Poultry Products Inspection Act, and the Egg Products Inspection Act... The Vermont Department of Agriculture administers many of these programs for USDA under a cooperative agreement.

### **For further information, contact:**

FSIS Food Safety Education and Communications Staff, Room 1175-South Building;  
1400 Independence Ave. SW, Washington, D.C. 20250 Phone: (202) 720-7943 Fax:  
(202) 720-1843; [www.fsis.usda.gov/](http://www.fsis.usda.gov/)

**For questions about Food safety and support for food safety education: 888-674-6854**

## **Agricultural Marketing Service**

The Agricultural Marketing Service (AMS), within the United States Department of Agriculture, administers programs which enhance marketing and distribution of agricultural products and assures a competitive, fair, and cost-effective marketplace. The activities of the AMS include: disseminating market news; developing grade standards and providing commodity inspection, grading, classing, and certification; random testing of commodities for pesticide residues; overseeing of federal research and

promotion programs and marketing agreements and orders; developing organic standards; improving direct marketing by farmers to consumers; providing technical assistance on rural transportation issues; prohibiting unfair business practices in the perishable agricultural commodities industry; and providing patent-type protection for new plant varieties. The AMS also provides grants to state agricultural agencies for innovative marketing initiatives.

**For more information, contact the USDA or phone AMS at:**  
(202) 720-5115; [www.ams.usda.gov](http://www.ams.usda.gov)

## **United States Department of Commerce**

Established on February 14, 1903, to promote American businesses and trade, the U.S. Department of Commerce's broad range of responsibilities include expanding U.S. exports, developing innovative technologies, gathering and disseminating statistical data, measuring economic growth, granting patents, promoting minority entrepreneurship, predicting the weather and monitoring stewardship. As diverse as Commerce's services are, there is a mandate that unifies them: to work with the business community to foster economic growth and the creation of new American jobs.

***For more information, contact:***

*United States Department of Commerce, 1401 Constitution Avenue, N.W., Washington, D.C. 20230; Information and assistance phone: (202) 482-2000; [www.commerce.gov/](http://www.commerce.gov/)  
In Vermont, contact: International Trade Administration, 6<sup>th</sup> floor National Life Building, Montpelier, VT 05620; Phone: (802) 828-4508; Fax: (802) 828-3258*

## **Foreign Agricultural Services**

The Foreign Agricultural Service (FAS) of the USDA provides marketing assistance to agricultural and food exporters. The Vermont Department of Agriculture is a member of the Eastern United States Agriculture and Food Export Council (EUSAFEC) that coordinates export assistance for FAS through a branded products cost share program and generic promotional assistance programs. FAS can be contacted directly or through the Vermont Department of Agriculture.

***For more information, contact:***

*Foreign Agricultural Services, USDA, 1400 Independence Avenue, S.W., Washington, DC 20250-1000; Phone: (202) 720-7103; Fax: (202) 690-4374; website: <http://www.fas.usda.gov>*

## **Environmental Protection Agency**

### **EPA's Mission**

The mission of the United States Environmental Protection Agency is to protect public health and to safeguard and improve the natural environment (air, water, and land) upon which human life depends. EPA's purpose is to ensure the following:

Federal environmental laws are implemented and enforced fairly and effectively; environmental protection is an integral consideration in U.S. policies concerning economic growth, energy, transportation, agriculture, industry, international trade, and natural resources; national efforts to reduce environmental risk are based on the best available scientific information; all parts of society - business, state and local governments, communities, citizens - have full access to information so that they can become full participants in preventing pollution and protecting human health and the environment.

### ***For more information, contact:***

*Environmental Protection Agency, Ariel Rias Building, 1200 Pennsylvania Ave., N.W., Washington, D.C. 20460; Information and Assistance Phone: (202) 260-2090; or EPA's Small Business Information Phone: (800) 368-5888; <http://www.epa.gov>*

### ***Regional Office:***

*EPA, 1 Congress Street, Suite 1100; Boston, MA, 02114*

*Phone: (617) 918-1111; Fax: (617) 565-3600*

## **National Association for the Specialty Food Trade, Inc. (NASFT)**

The National Association for the Specialty Food Trade is a non-profit business trade organization fostering trade, commerce, and interest in the specialty food industry. It is the largest association in the United States specializing in the representation and promotion of specialty food products. The association sponsors two major annual trade shows and an educational conference, and publishes Showcase magazine.

### ***For more information, contact:***

*NASFT, 120 Wall Street, 27th Floor, New York, NY 10005-4001 Phone: (212) 482-6440; Fax: (212) 482-6459; [www.specialtyfood.com](http://www.specialtyfood.com)*

## **Kosher Certification**

Kosher certification means that a food and its process adheres to Jewish Dietary Laws. Rabbinic supervision of the origin and prior handling of all ingredients, as well as the handling and processing of the food product is required for kosher certification. Additionally, supervision is required to ensure that the equipment used in processing and shipping was properly cleaned and koshered and that no intermingling with prohibited items occurred.

Kosher certification can be especially important to food producers marketing their products in major metropolitan areas where the demand for such products is high. There are over 250 kosher supervision agencies worldwide and, depending on the type of kosher symbol desired for a product, international, national and regional kosher certification organizations can be utilized.

*For consultation and further information on kosher certification requirements and options, please contact: **Kashruth Administrator, Vaad Hakashruth of the Capital District, 877 Madison Avenue, Albany, NY 12208; Phone/Fax (518) 489-1530***